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LORD READING MARRIED IN LONDON

Lord and Lady Reading photographed in the register office, Prince's Row, Buckingham Palace Road, after the wedding ceremony. The new Lady Reading was Miss Stella Charnaud.



THE BRITISH FLEET'S FLEETEST ARM

Our photograph shows a plane flying over the British fleet at Gibraltar. The squadrons of these machines housed in aircraft carriers have manifold duties—of reconnaissance, of aerial torpedo work, air defense and combat, and submarine hunting.

THERE was a general feeling of relief when Attorney-General W. H. Price, acting in co-operation with the Federal authorities, instituted the trial of the executives of the Communist Party in Canada on a charge of violating the Criminal Code. For it means that at last we are to know the exact nature and extent of the activities of this organization. Up to the present the average citizen has been unable to extract a recognizable grain of truth from the mass of misinformation, partisan propaganda and calculated hysteria that has served so thoroughly to obscure the real situation.

Agitators Brought to Justice
Our readers will recall this journal's attitude on the subject of the "riots" in Queen's Park, Toronto, last summer, when objection was strongly made to the casual police classification of freedom-loving citizens with radicals and agitators. They will also recall the suggestion of these columns that Communist activity was a matter for Federal investigation and control rather than the material for local police melodrama. We were aware at that time that the Canadian Mounted Police was quietly amassing information with regard to radical agitation throughout the length and breadth of the land and it has been gratifying to learn that this information has been completed to the extent that it provides a basis for the only intelligent method of dealing with the whole affair—by means of the courts. And the Communist leaders arrested may congratulate themselves upon this fact, that the courts who will pass judgment upon their behaviour have a reputation to sustain in the adherence to the tradition of British justice for all.

The citizens of the country will await with lively interest the revelations concerning the activities of the individuals accused of attempting to destroy our social system by violence. The only matter of regret is that the scope of the investigation was not made wide enough to include those individuals who while receiving the benefits of our social system, undermine the faith of the citizens by using their power to amass wealth by graft and the corruption of public officials.

Wickersham Report and Its Moral
THE report of the Wickersham Commission reveals an infamous state of affairs in all too many of the largest centres of the United States as regards what it appropriately styles the "naked ugly facts" of unfair prosecutions — one might well call some of them persecutions (and that term is all too mild) — and police brutalities. The "third degree", the appalling and wanton cruelties of the Chicago "goldfish room", the widespread "lawlessness in law enforcement" (to quote the report) — these things make to boil the blood of all, in any land, who believe that an equal reverence for Liberty and Law is the foundation of any national greatness worth having or worthy of the name.

It is not necessary that we, in Canada, should cast stones at grave, moral delinquencies in cities across the border. What we need to do is to see to it, with scrupulous care, that our own record, in such matters, is clean. As regards unfairness in prosecutions, in the way of too hasty trials, on the one hand,

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and excessively delayed trials, on the other, or of denial of counsel, or of the inexcusable use of inadmissible evidence, and similar flagrant floutings of the elementary principles of justice, we are convinced that, in the main, it is clean. But we are far from feeling a similar confidence that a like thing can be said with respect to the employment of "third degree" and analogous means of extracting confessions from persons accused of crime.

We know, on the testimony of the Wickersham report that, not uncommonly, torture of a shocking and shameful kind and the grossest sort of physical violence are employed, in large cities in the United States, for the purpose of extorting confessions from persons in custody. Let us take warning in Canada. It is only eternal vigilance that can ensure safety, in this so important a concern of our communal life — safety not only for the individual in custody, if he happen to be innocent, but safety, in a larger sense, for the State itself. For nothing is calculated, in more insidious kind, to sap the foundations, and befoul the fountains, of our national life than any well-grounded belief that Justice, whether in her judges or in her officials of minor degree, has lost her knack of holding the scales even as between accuser and accused.

The Press and the Public
IT IS noteworthy that the Wickersham report finds that police illegality is at a minimum in cities, like Boston and Newark, where the press will "not stand for it". In the United States, as in other countries, it is the attitude of the press which largely moulds public opinion on questions of communal ethics. Brutal and illegal methods, on the part of the law officers, have not effected any decrease in crime in the areas in which they have been most used — indeed none but a lunatic could have expected that they would. But it is significant that, just in those areas in the United States where the press is least ready to condone lawlessness, masquerading as law enforcement, such methods are conspicuous by their absence — and so is serious crime, relatively.

It is common knowledge that, in Great Britain, serious crime — particularly crime of violence — is far less, in proportion to population, than it is in the United States. There can be small question but that the police in the former country are both a good deal more efficient and immensely less addicted to the "third degree", and all that that term connotes and implies, than those in the latter. Public opinion in Great Britain would not, for one instant, tolerate the high-handed and rough-neck methods that, in all too many cities of the United States, are looked on as a matter of course. And why? Well, very largely, because in the mass, the British press has been more conscientious, in these things of profound and permanent concern to a nation's well-being, than has the press of the United States.

Which reflection may serve as a salutary reminder to us all — writers for the press and readers thereof alike — of the valuable, and even vital, functions that pertain to the press. Journalism is not asked — and, for that matter, is not qualified — to usurp the office of judge, or professor, or preacher, or policeman. Its part is to observe life and its incidents, and to record them faithfully; to study public opinion and to seek not only to interpret it honestly, but, above all, to guide it in the right direction — to instil into the body politic that *mens sana* that is essential to a real *corpus sanum*.

An Early Canadian Economist
IT WILL surprise many readers to learn that the need of manufactures in Canada was discussed more than 250 years ago. The occasion was the action of the famous Intendant Talon, who bears no very

savory reputation among historians, in establishing a brewery, said to be identical with that of the present Boswell brewery in Quebec city. From the "Jesuit Relations and Allied Documents of 1666-8,"

Montreal financial firm has resurrected the following passage:

"A country cannot be built up without the help of manufactures. The Brewery which Monsieur Talon is having built will also contribute not a little to public welfare, by causing a decrease in the use of intoxicating drinks, which occasion great lawlessness here. That can be obviated by using this other drink which is very wholesome and not injurious. Moreover, it will keep in the country the money which is spent in the purchase of so much liquor in France. It will also promote the superabundance of grain, which has sometimes been so great that the laborers could not find a market for it."

The author of that particular passage in the "Jesuit Relations" which foreshadowed many subsequent arguments on tariff and temperance, is not stated, but he seems to have been a rather clear headed ecclesiastic. Even in the period when there was but a fringe of settlement in the Eastern section of what is now a vast Dominion, men were evidently thinking of markets and a future industrial structure for the young colony.

Registration of Labor
IT IS to be hoped that the registration of the unemployed now under way throughout the Dominion will ultimately lead to the permanent registration of all citizens under the Labor office. It is amazing in this era of corporate efficiency to contemplate the fact that the Government is possessed of no agency whereby the exact condition of employment may be ascertained at any given moment. Had such a system been in force at the beginning of the depression it would have provided a barometer whose precise readings would have permitted an earlier diagnosis of conditions and thereby earlier prescriptions for relief.

Such a system would require not only the initial registration of all citizens of both sexes above school

age, but also the prompt notification by both employers and employees of change of employment, lay-offs, absences through illness, departure to other countries. The registration by fathers and mothers of their children would give a complete record of the population that would render unnecessary the present inadequate and haphazard method of taking the census. The registration of incomes would also lighten the labors of the income tax office. A registration card, showable on demand, would be a provision against procrastination and indolence on the part of any citizen.

Varieties of this system are common in most European countries and while it holds unpleasant implications for the Anglo-Saxon mind, its undoubted benefits from the corporate point of view surely outweigh any personal inconvenience. It would be fortunate if the Federal Government could see its way clear to the early installation of such registration offices, thus providing not only data of infinite value at the present time but also employment for hundreds of office-workers of both sexes, at present unemployed, who have not the physical equipment to engage in the building of roads and public improvements.

A Signal Honor for "La Presse"
A VERY signal honor has been conferred on "La Presse", of Montreal, in the award to that newspaper of its medal, for services rendered to the French language, by the world-famous *Academie française*. This, we believe, is the first occasion in its history on which the *Academie* has seen fit to confer such an honor on a newspaper, and in the gratification which its bestowal on "La Presse" is evoking among our French-speaking compatriots, those of us who write (or endeavor so to do) in the English language claim to be allowed to share.

The *Academie française* was established by letters patent from the French King, Louis XIII, in 1635, on the initiative of Cardinal Richelieu, although it had existed some four or five years earlier in a more informal way. With other pre-revolutionary institutions, it perished in the year 1793, but was rebuilt a couple of years later. Of its forty original members the most famous were Balzac, Chapelain, Voiture and Racan.

The authority of the *Academie* is regarded as supreme in all matters of style, spelling and so forth pertaining to the French language. To its dominant and beneficent influence on the French language and literature, Matthew Arnold has paid a most eloquent tribute in one of his finest essays—the "Essay on the Literary Influence of Academies"—in which he speaks of it as a high court of letters and a rallying-point for educated opinion, as asserting the authority of a master in matters of literary tone and taste. To its influence he declares that French literature owes the openness of mind, the thoroughness and the absence of vulgarity which he holds characterize French literature, and he argues that to the lack of a similar institution in England may be attributed the provincial spirit and the coarseness which even the English genius for letters cannot offset.

POSSIBILITY OF COALITION GOVERNMENT IN BRITAIN?

Gravity of European Situation and Uncertainty of British Financial Position May Force Parties to Unite in National Government

BY JOHN A. STEVENSON, Canadian Correspondent to the London "Times"

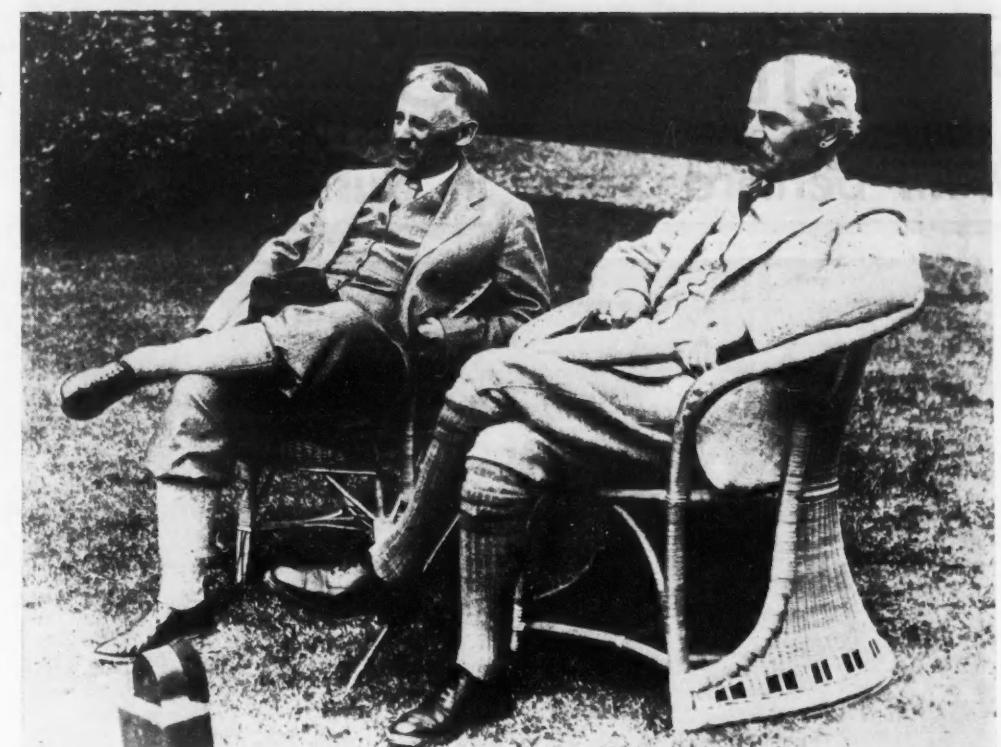
THE news dispatches bring word of abnormal happenings in the British political world. There have been deep and prolonged conclaves of the MacDonald Cabinet and the leaders of the Conservative and Liberal parties have been called to their councils. Now serious as may be the financial situation which has been brought into high relief by the report of the Economy Committee, obviously it by itself would not impel the politicians of the three parties to call a truce over their domestic quarrels and take counsel together about the national problems. There may be sinister developments upon the Continent of Europe which are only known to those behind the scenes, or there may be the threat of general upheaval in India, where the situation is far from satisfactory. But one thing is clear, that only some very grave crisis could have induced Mr. Ramsay MacDonald to brave the displeasure of Mr. James Maxton and his left wing malcontents by seeking the co-operation of the other parties, or Mr. Baldwin to suspend the aggressive fiscal campaign which he had begun to conduct with reasonable hopes of success against the Labor Ministry. Admittedly the recent London Conference on the subject of reparations and war debts achieved only a very limited success. It was able to complete the working arrangements for giving effect to President Hoover's plan of a one year's moratorium on war debts and reparations, and thereby to buttress the tottering financial structure of the German Republic, but largely owing to the obduracy of the French it made little headway towards a permanent solution of the fundamental problems which are at the root of Europe's malaise and discontent. They will reappear again at no distant date to trouble the sleep of the statesmen who have to deal with them and the British Government and people cannot hope to escape the disturbing impact of Continental Europe's troubles.

The European crisis has done one great service to the MacDonald Government, inasmuch as it has operated to divert public attention from its deplorably barren record of accomplishment in the Parliamentary session which recently ended. Both Mr. MacDonald and Mr. Henderson have, as Mr. J. L. Garvin testifies in the *Observer*, comported themselves admirably and shown both skill and courage in handling the grave international co-operation and appeasement. It is possible because the leading members of the Government have been absorbed in the problems of foreign affairs that the Ministry has shown an attitude of timid indecision and persistent futility in its efforts to cope with the serious domestic problems of the British people. Two of these, the problem of widespread and mounting unemployment, and the state of the national finances, demanded bold and palpably a makeshift effort in which he gambled upon a recovery of trade and the possibility of being able to put in force major economies in expenditure. In regard to the Budget problem the most pressing need was to overhaul the unemployment insurance system and stop the abuses and leaks through which public money was evaporating in a fashion which was certainly dangerous and was almost scandalous. The Government simply shelved the problem by turning it over to a Royal Commission, and now it has failed to act upon the recommendations of this Commission. The timorous members of the Cabinet feared to offend their trades union supporters by enforcing the reforms in the insurance scheme which the situation demanded, and as a consequence the flow of "dole" expenditure which is such a desperate drain upon the Treasury has not abated. Nor has the Cabinet been able to effect any important economies in other directions. Meanwhile the European crisis and the aggravation of the world-wide economic depression has blasted Mr. Snowden's hopes of a recovery in trade, and the revenue returns for the first quarter of the current financial year, falling as they do considerably short of the estimates, forebode that the next Budget can only be balanced by a substantial addition to the now onerous burdens of the British taxpayer. The report of the Special Committee on Economy which was appointed at the instance of the Liberal party, and headed by Sir George May of the Prudential Insurance Co., makes the grim statement that in default of any improvement in the world situation and drastic measures of economy, the Government will have to provide for a deficit of roughly 600 million dollars in the fiscal year 1932-33. The report also suggests a number of measures which should be taken to meet this situation, but it remains to be seen whether its recommendations will be acted upon.

FOR the past session the MacDonald Ministry cannot claim any impressive record of legislative achievements. They sowed an abundant crop of legislation but their position as a minority administration faced by a predominantly hostile House of Lords, left them impotent to have their own way and consequently the actual harvest has been meagre. They brought in a Trades Dispute Bill designed to fulfil campaign pledges that they would free the trades unions from the legal disabilities imposed upon them by the legislation passed by the Conservatives after the general strike of 1926. The Liberals and public opinion in general would have supported a moderate revision, but the trades union leaders wanted the whole bill or nothing and, when both the opposition parties insisted upon substantial amendments, Ministers dropped the bill. The Electoral Reform Bill, planned largely for the pacification of the Liberals by the introduction of the system of the alternative vote on which they had set their heart, had a troubled career; it passed the Commons but the Conservative majority in the Lords inserted amendments which were unacceptable both to the Laborites and Liberals and its fate is still uncertain. The Land Tax section of the Finance Bill was strenuously fought by the Conservatives and freely criticized by the Liberals. Mr. Lloyd George and his own followers, although insisting upon certain amendments, supported it in the end, but their action induced Sir John Simon and his group of Liberals who disliked the bill and want to compass without delay the extinction of the Labor Government, to renounce formally all allegiance to Mr. Lloyd George. The bill has now undergone further mutilation in the Lords and promises to reach the Statute book in a very different form from its original design. The Lords also left the mark of their teeth upon the Land Utilisation Bill under which the Government sought power for the creation of a multitude of small holdings and large scale experimental farms. An emergency Coal Mines Act, which was hurriedly passed through both houses in twenty-four hours, was reluctantly endorsed as a measure necessary to avert a general row accompanied by strikes in all the coal mining areas. The Consumers' Council Bill, the Town and Country Planning Bill and other measures which the Government sponsored have been held up and will appear again for reconsideration when the session, which is only adjourned, is resumed.

THE present position is that the MacDonald Government commands pretty general confidence in the field of foreign affairs, but is being found guilty even by sympathetic friends of lassitude and incompetence in the domestic field. It is some time since there have been any by-elections which would turn a vote of public sentiment, but undoubtedly the Ministry is suffering from a steady erosion of popular support. For the time being the two press magnates, Lords Rothermere and Beaverbrook, have dropped their vendetta against Mr. Baldwin, and the Conservative party has at least on the surface been able to present an appearance of harmony and closed ranks. Mr. Baldwin and his lieutenants are keeping the tariff issue in the foreground of their campaign in the constituencies and the Conservative leader has declared himself in favour of administering the tariff which he pledges himself to impose as soon as returned to power through a Commission and thus making it "knew proof." The Liberals have been handicapped by the serious illness of their leader, Mr. Lloyd George, who, however, now seems well on the way to recovery. In the Labor party there is still a good deal of disharmony and not long ago Mr. Arthur Henderson, who is secretary of the party, served notice on the Maxtonites that they must cease their carping at the Government or depart from the Labor fold to separate tents. The new party of Oswald Moseley has become more or less of a joke, for two of Sir Oswald's chief adjutants have lately abandoned him on the ground that he is committing the party to objectionable Fascist principles and some of his intellectual henchmen have also broken away. At present he has only three supporters in Parliament and one of them is his wife, Lady Cynthia Moseley.

IT SEEMS reasonably clear that there has been at least an exchange of pourparlers between the party leaders on the subject of the formation of the National Government which Mr. T. L. Garvin for months past has been arguing can only take the drastic measures necessary for the restoration of the nation's economic health. One of the chief stumbling



MACDONALD VISITS STIMSON IN SCOTLAND

Prime Minister Ramsay MacDonald, of Great Britain, and U.S. Secretary of State, Henry L. Stimson, are seen on the lawn of the old farm Colonel and Mrs. Stimson have rented near Rogart, Sutherlandshire, where the English Premier and his daughter stayed recently for a two-day vacation.

blocks has probably been the tariff question for the Conservatives are insistent that some sort of tariff should be imposed to halt the inflow of foreign imports which is particularly severe in times when all industrial countries have a surplus production in excess of the needs of their domestic market. However, a good many Liberals and Laborites have come round to the idea that at least an emergency all-round tariff of ten per cent. would be a wise measure if only for the purpose of raising additional revenues and doing away with the necessity for an increase of direct taxation. Indeed it is thought that the presence of Mr. Snowden at the Exchequer is the only really serious obstacle to some sort of tariff experiment. If a National Government were formed, it would obviously have to be on the basis of mutual concessions; the Conservatives as the price of their adhesion would get some sort of tariff established, while not only would abuses in the unemployment insurance system be removed, but the general rates of payment would be cut down as they could be without serious hardship in view of the sharp fall in prices, and all parties would accept responsibility for the changes; furthermore for the purpose of combating the cry that the working classes were being sacrificed, a national Ministry would probably pass a compulsory conversion measure for war loans which would force all holders to accept a lower rate of interest as has been done in Australia. In such a National Ministry Mr. MacDonald and the leading figures of the Labor party would remain; Mr. Baldwin, Lord Irwin, Mr. Neville Chamberlain, Lord Hailsham, Mr. Amery, and Lord Eustace Percy would be the chief members of the Conservative contingent, and the Liberals could give very useful contributions in Mr. Lloyd George, Sir H. Samuel and Lord Lothian. It would command an overwhelming majority in the Commons and in the early stages of its career its only opponents would be two groups of extremists, the Tory "Diehards" and the Independent Laborites who follow Mr. Maxton.

THE situation in Germany is still very confused and delicate. Undoubtedly the offers of international help which were forthcoming from the Paris and London Conferences and the visits of Messrs. MacDonald, Henderson and Stimson to Berlin, had an excellent psychological help in reviving the almost despairing spirits of the German people. It helped to defeat a very serious threat to the life of the Bruening Government through the plebiscite held last week on the issue of confidence in the existing Socialist administration of Prussia, the largest unit of the German Reich. Its immediate object was the overthrow of the government of Herr Braun, a moderate Socialist, and for this purpose there was formed a temporary and quite unnatural alliance between the Hitlerites and the Communists. It is generally agreed that their success at the polls would have meant the immediate downfall of the Bruening Government to be followed either by a dictatorship or a revolution. It would also have implied the termination of all outside efforts to help the German Republic for the French had most emphatically intimated that they would give no further aid to the Reichsbank if the result of the plebiscite presaged an early political upheaval in Germany. So apparently all the moderate elements in Prussia decided to rally in full force to the support of the Braun Government and as a result its enemies were beaten by nearly four million votes, a very heavy majority which is highly creditable to the good sense of the German people. The Bruening Ministry is still struggling with the economic crisis and holding daily sessions and since the plebiscite was held there has been a distinct improvement in the financial position. An Acceptance and Guarantee Bank has been organized to protect the larger financial institutions from runs by depositors and similar action is to be taken in regard to the smaller banks. Some of the recent drastic restrictions imposed upon the banks have been removed and instead of the heavy runs predicted in certain quarters business has been fairly normal and on some days deposits were even larger than withdrawals.

Meanwhile the foreign financial experts have completed their survey at Berlin and drafted a plan of which details have not been made public, to avert

further withdrawals of credit from Germany. The International Bank for Settlements, The Bank of England, the Federal Reserve Bank of New York and the Bank of France have decided to renew for three months their respective shares of the \$100,000,000 discount credit given to the Reichsbank and a committee of New York bankers has agreed to replace some short term credits of about 600 million dollars upon their expiration, although it suggests some modification of the German proposals for renewal. The Bank of International Settlements has appointed the committee recommended by London Conference to watch the German situation and suggest what further remedial measures may be necessary. So the net result is that Germany has got a breathing space and the advice offered by the British, French and American statesmen that the German people should proceed to set their house in order is apparently being followed.

THE next stirring of the political waters in Europe will probably come when the Permanent World Court renders its decision about the projected Customs Union of Germany and Austria and whatever its award may be it is bound to cause grave dissatisfaction on one bank of the Rhine or the other. The French are still deeply alarmed at the possibility of this union being consummated but apparently it is not true that the French Government has made its abandonment part of political terms which it would insist upon Germany accepting as a condition of financial help. It would be wrong to judge France by

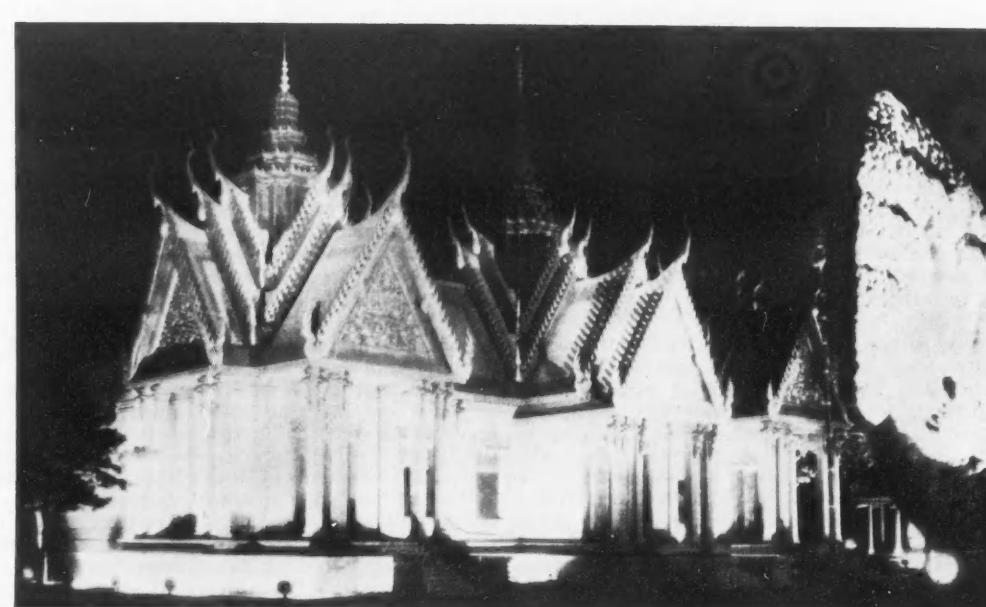


There Doesn't Seem to Be Any End to It.
—Ray in the Kansas City "Star".

the attitude of the press of Paris which is notoriously chauvinistic and always exaggerates the aggressive aspects of French policy or by the speech delivered by M. Maginot, the French Minister of War on July 19th when he said "We are not a conquered people but conquerors. Let the bellicose countries be silent. No capitulation to Germany. Let us defend our gold. As for our military power, I answer for it." The Ministers of France recently met the Ministers of Germany and established cordial relations with them and if each set could overcome its fears of the extreme nationalist elements in their respective countries, some sort of lasting rapprochement might not be impossible and would go a long way to alleviate the woes of Europe.

INDIA is naturally giving the MacDonald Government continuous concern and it is understood that the experts have been busy preparing a draft Federal constitution for submission to the Round Table Conference when it assembles in London in the fall. Meanwhile the news from India itself varies from day to day; one cable declares that Gandhi will not attend the Round Table Conference because the Indian Government has broken the terms of the agreement reached between him and Lord Irwin and then

(Continued on Next Page)



THE FRENCH COLONIAL EXHIBITION BY NIGHT

A striking picture at the French International Exhibition now being held in Paris, of the beautiful Annam Pavilion floodlighted at night.

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WITH BERNARD SHAW IN RUSSIA

The Irish Funmaker Inspects the U.S.S.R.—And So Does Lady Astor

BY RHEA CLYMAN

(Editor's Note: Miss Rhea G. Clyman, author of this article, is the correspondent in Moscow of the London Sunday "Express". She is a native of Toronto).

EXCEPT for the first few moments of confusion at the station, when the welcoming band seemed to hesitate between God Save the King and the Internationale and finally finished up with the Marseillaise, the Soviet Government's reception of Bernard Shaw and the Astor party was all that could be wanted. The train arrived on time, an unusual enough occurrence in Moscow, and high government officials and proletarian writers in their Sunday best lined the platform four deep.

Khalatov, the head of the State Publishing, who almost outrivals Shaw in beard length, came too late to fulfill his role as head of the reception committee. He was stopped by the cordon of police because he came in proletarian garb and he could not persuade the police that he was not a genuine worker. But Karl Radek, the former head of the Soviet Far Eastern University which specializes in training propagandists for India, and known here as the Bernard Shaw of Russia, turned up early looking unusually debonair and clean.

"Travelling with G.B.S. is like travelling with a zoological garden," Lady Astor confided. "He is so full of tricks the whole time. I promised his wife that I would look after him but do you think he listens to a word I say?" here Lady Astor's doleful words were entirely belied by the mischievous twinkle in her blue eyes. Dressed in a navy blue silk travelling suit with a dark blue leghorn hat to match, she seemed the living personification of what the well-dressed woman wears and the Russian women stood waiting in the blazing sun for three hours to catch sight of her.

In the meantime, George Bernard Shaw, looking more like a member of the German Youth Movement disguised with a white beard, in his light brown suit and jaunty little Swiss hat, than a man about to celebrate his 75th birthday, was enjoying himself hugely surrounded by a mob of eager admirers. He was somewhat silent and taciturn on the way to the hotel, and had occasional outbursts of temper but these were directed mainly towards Lady Astor and the foreign journalists. He resented the former's motherly bullying and wanted to shut the latter up in an elevator and get it stuck between the floors until he left Russia.

But Shaw is not always annoyed with journalists trailing around him. At any rate, he makes an exception in the favour of the female members of that profession. When he was being photographed in the Kremlin, he held out his arm invitingly to a woman reporter so that she could be photographed in the hollow of the great man's arm. He continually throws out sprightly remarks about everything and was pleased when they were understood and appreciated.

IF Bernard Shaw is silent, Lady Astor never is. Maxime Litvinoff, the Commissar for Foreign Affairs, who accidentally boarded the same train as the Shaw party returning from a vacation abroad, slunk off the train hurriedly the moment it stopped looking worn and haggard. He had been under Lady Astor's



HUMPHREY S. MITCHELL, M.P.
Independent labor candidate elected in the recent by-election in East Hamilton, Ont.

fire for almost 36 hours. Even in the sombre depths of Lenin's tomb Lady Astor was irrepressible and kept up a continuous stream of lively comments. They would have been resented more than they were if her Russian hearers had understood more of their real significance.

"Look, G.B.S., look at those hands," she stage-whispered across the cone-shaped glass coffin where Lenin's earthly form still lies in state. "Are those the hands of a worker, and look at the head. You are worshipping an aristocrat," she flung over her shoulder with a taunt to one of the Soviet officials.

"Yes," Shaw agreed as the whole party was climbing up into the open again, "those hands have not worked for at least five hundred years."

In the Kremlin, Shaw and the rest of the party were greatly impressed by the well-preserved condition of some of the old palaces and churches. "Think of the wanton destruction of churches and works of art during the Cromwell revolution; they didn't leave anything as beautiful as this standing." However, when one of the Soviet officials, encouraged by these remarks, ventured to point out the large golden domed cathedral about to be pulled down to make room for a new Palace of Soviets, Shaw came back on him quite sharply.

"What about that ugly new building opposite, pointing to the new "Tzirk" building which houses the members of the Soviet Government, "why don't you tear that down instead? It looks like a pile of bricks and it will probably come down much easier than the



"Kootchy-Kootchy!"
—Rose in the Boston "Herald".

cathedral there," then turning to me he remarked sadly: "They need a five years esthetic plan if that is the best they can produce."

The new palace in the Kremlin where Government sessions are held now, Shaw dubbed the "Communist House of Lords." When on the rostrum examining the desks and benches, he proceeded to sing in a most lovely resonant voice "just to test the acoustics," he said. Then assuming a very grave face, he called out in a loud parliamentary voice: "those against capitalism signify by saying aye." Lady Astor, deep in an argument with one of the Soviet officials, automatically answered "aye" much to the amusement of the party.

Then, pausing to view the nude bathing beauties along the bank of the Moscow river and the British Embassy building opposite where the colourful personal garments that were spread out on the roof to dry gave it a very festive air, Shaw consented to go back to the hotel for a bath and food. Just before leaving the Kremlin, he consented to pose for a photograph. He walked over to the army barracks, sat down on three cannon balls, folded his arms across his chest and leaning his head against the mouth of the cannon, he demanded that the photograph be taken then and there.

BERNARD SHAW gave his first and only interview in Russia shortly after he got back to his hotel in Leningrad after making a talkie film about Lenin. He has absolutely refused to be interviewed by either the foreign or Russian press but his partiality to women, especially if they are young and not too unattractive, led him to make an exception in my case.

"I have just made a Lenin talkie," he announced after greeting me cordially in a beautifully furnished sitting room of his suite at the Hotel Europe that the Soviet Government placed at his disposal during his stay in Leningrad. "I have walked past miles and miles of pictures this morning and then they sprung a talkie on me. These people don't know anything about making talkies yet. I had to show them just what to do.

"I went up to the camera, took off my hat and gloves—that is to give the audience time to ask each other who this fellow Shaw is and settle down to listen. The others didn't know where to stand or how to look so I had to be director as well as performer."

Asked what the film was all about, Shaw said that he was too tired to remember. "Lunacharsky, the former Commissar of Education, made an introductory speech of the usual Russian length and then I said something about Lenin. I said that I have seen Napoleon's tomb in the Invalids in Paris, but the memory of this has been obliterated by the beauty of Lenin's mausoleum in Moscow. They took about 50,000 feet but half was wasted. They seem to have a limitless amount of money to spend uselessly."

I must have looked rather sceptical at this last statement for Shaw re-asserted it even more emphatically. "Look at these ducal chambers," indicating his suite with a wave of his hand, "haven't they any other rooms in Russia? That's all I have seen."

When I informed Shaw that there were rooms even in the Hotel Europe considerably smaller and that I had had one where the bed was held together with string and the floor and furniture lurched dangerously, he smiled. "They are treating me like a king. I haven't paid a penny for anything since crossing the border but they've assured me that my cheque will be honoured at the State Bank. I doubt that I have money enough to pay for all this."

Just then the telephone rang and Mr. Shaw disappeared into another room to avoid answering it himself. It was Lunacharsky. When I truthfully informed him that Mr. Shaw was not in, the comrade became exceedingly annoyed. He had taken the precaution of stationing himself just outside Shaw's door and hadn't seen anyone come out.

"I have been in Russia five days," Shaw continued, coming out of his hiding, "and I haven't seen any of the things I want to see. I want to go to some of the churches and see who goes there now and I must see the anti-religious museum. I can't go home and admit that I haven't been inside a church." When I suggested that it would be a good thing if someone were to kidnap him for the rest of the day, away from official Soviet guides and interpreters, he fell in with the idea immediately.

The telephone rang again. This time it was a meek voice politely asking if Mr. Shaw would please go upstairs to the dining room as the Leningrad writers and printers were waiting to greet Mr. Shaw with an enormous banquet—the fifth in Russia so far. "I hate writers and I loath banquets," he exclaimed when I delivered the tidings. "I tried to make this

an unofficial visit but they won't have it. Just look at this thing here," pointing to a large bundle of dirty looking sheets of paper sewn together with needle and thread. "A Russian writer gave me that. He expects me to carry it around and read it and it's written in a language of which I don't understand a word."

WHILE we were going up to the banquet room, I was again struck with Mr. Shaw's charming chivalry towards the ladies. There was quite a crowd waiting for the elevator and when Shaw came along, the starter motioned them away and wanted to send him up alone. However, Shaw insisted on taking three of the prettiest young women up with him and would probably have taken more if the elevator had been able to hold them.

"It is astonishing that this thing really works. Yesterday I had to walk all the way up to the roof to the restaurant. Fancy making an old man like me climb so many stairs." I mentioned that elevators were not on the Five Year Plan in Russia and also perhaps the Russians were taking Mr. Shaw's own cue of not taking any notice of his age. "Oh, yes, that's all right. But I can't get away from my age. Besides, I don't like climbing stairs."

Asked what he thought about things in general of what he had seen thus far in Russia, Shaw made the stock remark about how well the children looked and how well-dressed the people were. When I touched on the difficulty of getting at the real truth, Shaw replied with one of his usual paradoxes. "Never write the truth; it is fatal, besides, no one will believe you. It is much worse to write the truth than to speak it." When I countered with "Aren't you going to tell the truth when you go back, Mr. Shaw?" he thought for a moment and then replied "It is very difficult. They have been so good to me here."

We reached the banquet hall. The tables were laden with all kinds of delicacies and about 30 lean, hungry-looking proletarian writers were anxiously waiting for things to start. The banquet lasted almost three hours but the kidnapping was actually effected, later in the day through the offices of the British Consul General, and Mr. Shaw presumably saw what he wanted to see. His train left at 11.30 for Moscow where his 75th birthday will be celebrated by yet another banquet and at which, Mr. Shaw being a vegetarian, will eat bread and cabbage soup.

Possibility of Coalition Government in Britain?

(Continued from Page 2)
it is followed by another to the effect that the Indian Government is removing the grievances and that Gandhi will likely appear in London. The Moslem demands are also awaiting attention and threatening to boycott the Conference unless their demands which are very extreme are conceded. There have been sporadic disorders in India during the last few months and some tragic murders of British officials but on the whole the populace remains quiet and there are signs that the influence of the extreme Congress group has diminished.

A Well-Known Figure Gone

ONE who was a familiar figure on Parliament Hill and no mean citizen of Canada is gone in the death of Vancouver of R. E. Gossell. Throughout his career, as a newspaper man and public servant, he was actively associated with important affairs of the country, national and provincial, and was ever concerned, always intelligently and often effectively, for the interests of Canada. In particular he played a large part in the public life of British Columbia, as a newspaper editor and in important offices under the provincial government. Whatever the vicissitudes of fortune, to his legion of friends R. E. Gossell was a gentleman and a scholar always. During the last years of his life a member of the Parliamentary Press Gallery, he went to Vancouver a few months ago and is buried in the province of his adoption.



Do Them Justice

Everyone's legs may not be as beautiful as this, but here is a way to make them appear at their very best:—always wear stockings that fit perfectly, that blend smartly with your costume and that are made of the purest silk to give them long life and make them dependable. In short, always wear Monarch Debutante Hosiery which combines all these fine qualities and in addition is so low-priced that not only will they do justice to your ensemble but to your stocking budget as well.

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Father—"Doesn't that young man know how to say good-night?"
Daughter—"I'll say he does!"—*Hudson Star*.

A male movie star, always thinking of his public, had an X-ray of his teeth retouched before showing it to his dentist.—*Variety*.

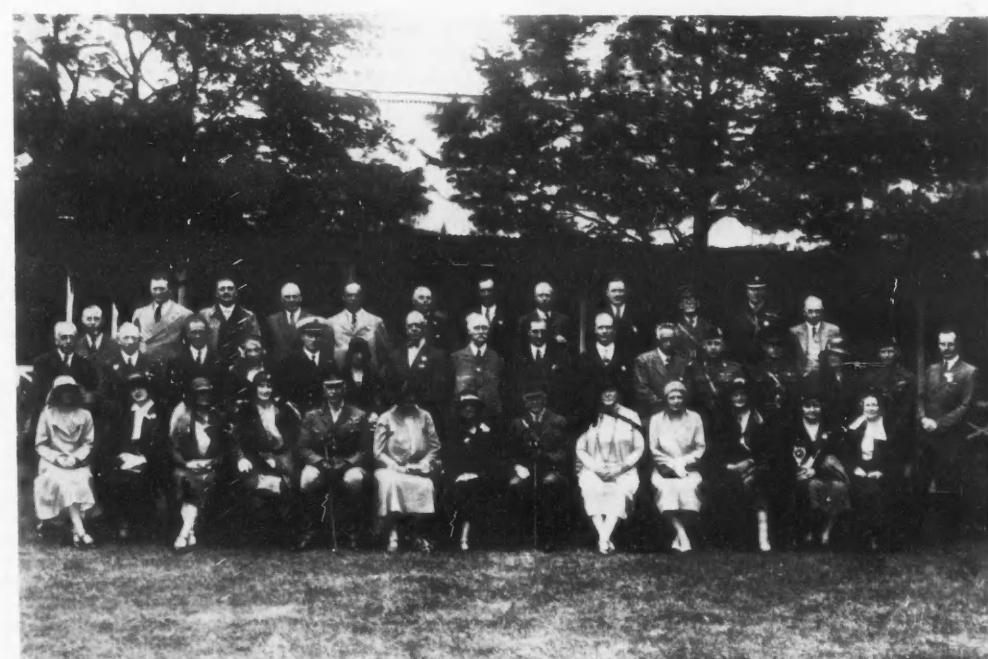
Apprentice—"You want me to clean the office? You said you had a man for rough work."

Chief—"So we have. He collects the debts."—*Lustige Kölner Zeitung (Cologne)*.

"How much are eggs?"
"Fifty cents a dozen—thirty cents a dozen for cracked ones."

"Good—crack me a dozen."—*Vart Hem (Stockholm)*.

"War Doesn't Pay," says Ludendorff.—Head-line. If he had only found it out seventeen years earlier. *Lynchburg News*.



THE SOCIAL SIDE OF BISLEY

Photograph of the Guests at the luncheon given prior to the prize-giving at Bisley when the presentations were made by H.R.H. Princess Alice, Countess of Athlone. Col. the Lord Cottesloe, Chairman of the National Rifle Association, and Lady Cottesloe were host and hostess. Those who may interest Canadian readers are: Top row (from left) fourth, Lt.-Col. Sir Philip Richardson, O.B.E., who captained the English Rifle Team to Canada, 1907, and who is one of two financing the visit of the English team to Connaught this year; eighth, Lt.-Col. C. W. G. Gibson, M.C., V.D., A.D.C., of Hamilton; tenth, Count John de Salis, who shot at Connaught last year. Middle row (from left) ninth, the Duke of Wellington; thirteenth, Lt.-Col. John A. Hope, D.S.O., M.C., V.D., A.D.C., of Perth, Commandant of the Canadian Bisley Team 1931; fourteenth, Lt.-Col. C. C. Foss, V.C., who served with the Canadian Corps during the War. Front row (from left) third, Mrs. John A. Hope; fourth, Lady Richardson; fifth, the Earl of Athlone; then Lady Cottesloe; H.R.H. the Princess Alice, Countess of Athlone; Lord Cottesloe and Elizabeth Lady Cheylesmore.

SHALL TITLES COME BACK?

Ruling as to Order of St. John and Jerusalem Revives Debated Question

By A. R. RANDALL-JONES

WILL titles be revived in Canada in the near future? The question is suggested by a despatch, with an Ottawa date-line, carried recently in the daily press, to the effect that, under a ruling of the Prime Minister, appointments to the Order of St. John of Jerusalem—of which British Order the King is the Sovereign Head—do not come under the ban against titles for Canadians. The despatch in question conveys the information that the King has appointed several Canadians to different grades in the Order, and it adds that the Prime Minister's decision to allow these appointments and to assume responsibility for them is "an important departure from the principle of the resolution frowning on titles", as "previously the Department of Justice had decided against allowing titles of the Order to be conferred upon Canadians."

Of course, one swallow does not make a spring—and, anyhow, this particular swallow is but the veriest fledgeling. But the so-called "ban" on titles has now been in operation for over twelve years. In that interval, a number of titled Canadians have died off. In fact, at the present moment the sum total of peerages, baronetcies and knighthoods—the only titles of honor recognizable as such in themselves, others being merely represented by various letters of the alphabet, appended to the names of the favored ones—does not exceed fifty or so. If the Grim Reaper proceeds with his reaping, and at an accelerated rate—as is his genial way with a number of men who have passed life's meridian—a title (that proclaims itself such) will be about as frequently met with as the Dodo, in another quarter of a century, in all this wide Dominion.

Yet there is a good deal to be said for titles. I have the less scruple in making this assertion because it is utterly disinterested, as I have never had as much chance of acquiring even the slimmest thing of the kind as an icicle has of immortality in a blast furnace. After all, we are living under a monarchy, albeit a limited and strictly constitutional one. Accepting that form of government in principle, we are coming pretty close, in our ban on titles, to a denial of one of its implications. Look at it as one may, the resolution of twelve years ago partook, however slightly or unintentionally, of a slap in the face for the monarchy.

Perchance—though one hates to think so—one or two of those who pulled most strongly for it did so for that very reason. For there is a certain type of "World-Betterer"—and, a dozen years ago, Ottawa had more than its fair share of "World-Betterers"—who is readily susceptible to the infection of the republican bacillus. Such austere and simple minds, in their revulsion from the *royal* that *was* in Canada with monarchy, passionately and pathetically cling to the belief (in spite of abundant evidence to the contrary, that literally "leaps to the eye") that republican forms and customs are an unfailing antidote to corruption and other kindred ills that are liable to beset the body politic. Anyhow, it is a fact that some of the gentlemen who were most ardent, in 1919, in promoting the pastime of kicking into the gutter "the old top-hat that Father used to wear" had that sort of a slant. The zeal with which those who had already grabbed titles for themselves resolved that others should not be led into like temptation in future was one of those altruistic gestures that make one think better of human nature.

When I said just now that the present Canadian wearers of the said "top-hat" numbered about fifty, I was not, of course, including the titled Canadian expatriates—the Beaverbrooks, the Greenwoods *et hoc genus omne*. These have, as of right, annexed their British titles (and in the case of some, at any

rate, of the expatriate breed, quite a chunk of British cash and sometimes an ultra-British accent!) and can wear the same without fear and (more or less) without reproach—at least, from Ottawa. And, when speaking of the dwindling number of the Canadian titled, I am not oblivious of the fact that there are cynics who will argue that the "dwindle" makes things all the softer for those who survive—that the value of a knight, for example, as an asset on the board of directors of a corporation must be appreciating with almost every tick of the clock. At the same time, not quite all our wearers of the flower of knighthood, etc., are directors of corporations. With these, few as they may be, there is another side to the question. For I well remember one lady telling me that, after her husband became a "Sir", the price of all the household necessaries took a big boost, to say nothing of what happened to the luxuries!

"The rank is but the guinea stamp." "Hear, hear," and "loud cheers", and the rest of it! But let us take care, if we wish to preserve any possible semblance of consistency, that we see that it is the real "guinea" that gets the "stamp"—and not only with "My Lord" and "Sir Tom Noddy!" Can we not think of some D.C.L.'s, or L.L.D.'s among us whose very tenuous knowledge either of laws or of letters would only suffice to make a cat laugh? How about some Doctors of Divinity, of whom I wot, whose theological erudition is of a calibre that must cause "Old Nick" himself to emit many an internal and (necessarily from his geographical situation) infernal chuckle? The degree purchased from an obscure American University—and there have been some conferred without any very obvious academic reasons, by some *Almae Mates* in Canada—may be less expensive than a "purchased" knighthood (and as some of the former are on the market for twenty bucks or so, it probably is) but it is no more meritorious to the recipient.

THE main truth of the matter about Canada's gesture afloat titles—a rough enough gesture in the face of the King, it is true—is that a whole lot of folks here, who ought to have known better, were taking republican institutions at their face value. "Away with these baubles!" they exclaimed, as Cromwell, on a notable occasion did with regard to the paraphernalia of the Parliament of his day. Well, some at Ottawa, at that time if Cromwells, were rather of the pinchbeck variety.

At any rate, they have passed—and much of their ultra-democratic, or pseudo-democratic (one hardly knows which to call it) fervor with them. Many of them wearing university degrees—more honorary than honorable, so far as the grey matter that a certain part of the cranium ought (in the case of any genius) to contain, is concerned. After all, "Uplift"—horrible "Uplift"—has probably not said the last word on titles, any more than it did on the question of rational refreshment.

When a word in jest was spoken—and quite unrepentantly spoken!—just now, about some of the farcical "Doctors" of this, or of that, who caper in the public view, mention should not have been omitted of some of the war-time "colonels" and such. Not the real ones to whom all hats are off for all time! But the imitation article who either in Canada or, with luck, in Piccadilly, contrived to combine the business of warring on the enemy with the pleasure of swelling his bank account to an extent that immeasurably aided the latter, however little (in some cases) he may have helped in giving a blow in the solar plexus to the former.

Then, too, we should be consistent all around the board in this matter of forswearing of titles. The Roman Catholic Church and the English Church both call their Archbishops and Bishops "Your Graces" and "My Lords" respectively. Ought not a rule to be made that, if not retroactive, should, at any rate, provide that such archi-episcopal and episcopal dignitaries, for the future, should be addressed as "Rev. Mr."—or preferably "Rev. Citizen"?

As for our Lieutenant-Governors, at one time these functionaries used each to be addressed as "Your Excellency". Indeed, it was not until the Confederation birthday that they were styled "Your Honors" only, by regulation, and, as a fact, for six years beyond that (until Lord Dufferin raised a squeal) they continued to be generally addressed in the more grandiose fashion. As regards High Court judges, again, King's Bench judges became addressed as "My Lord"—their style had formerly been "Your Honor"—in 1829, and, twenty-six years later, all judges of the Supreme Court in Ontario became, and have since been addressed as, "Lordships". Very much later the same change, from "Your Honor" to "My Lord", took place in the Superior Court in Quebec.

What has just been said constitutes, in reality, no digression from the subject we are considering. If we are to abolish titles in Canada, let us at least, deal out even-handed justice in the matter. Let us not make fish of the baronet or knight, and fowl of the bishop or judge! Let us mulct all dignitaries of Church or State, who would assume these titles, in at least as severe penalties as those usually imposed on the average bandit, if and when the last-named comes to trial. At any rate, we should be more sure of catching the former.

I am not prepared to argue that hereditary titles fit into the Canadian scheme of things. In fact, I don't think they do. But after all, without taking account of our expatriates, we have hardly any wearers of such titles: Two peers—Lords Atholton and Shaughnessy, of whom the latter alone has an heir to his title; some half dozen baronets including Baron de Longueuil, an old Canadian title existent prior to the Treaty of Paris, in 1763.

In any case, it is noteworthy that, in Great Britain, such opposition as the ultra-democrats once offered to the bestowal of titles, has largely died down—most probably, it was always more vocal than deep-seated. Of the four last leaders of the Liberal party—Harcourt, Campbell-Bannerman, Asquith and Lloyd George—all except the last-named accepted titles, at one time or another. The Labor Govern-



SIR JOHN A. MACDONALD IN BRONZE

The photograph shows a bronze bust of Sir John A. Macdonald which has been presented by the Prime Minister of Canada to the British Government to be placed in Earlscliffe, for eight years Sir John's home in Ottawa and now the official residence of the British High Commissioner in Canada. The bust which is the work of Sir William Reynolds-Stephens, President of the Royal Society of British Sculptors, was acquired by Mr. Bennett during his visit to London for the Imperial Conference. The photo shows the bust in the entrance-hall of Earlscliffe. The inscription runs as follows:

This Bust of
The Rt. Hon. Sir John A. Macdonald, P.C., G.C.B.,
Prime Minister of the Dominion of Canada, 1867-73 and
1878-91, who lived in this house from 1883-1891, the
work of Wm. Reynolds-Stephens, P.R.S.B.S., was pre-
sented by the Rt. Hon. R. B. Bennett, P.C., Prime Minister
of Canada, December, 1930.

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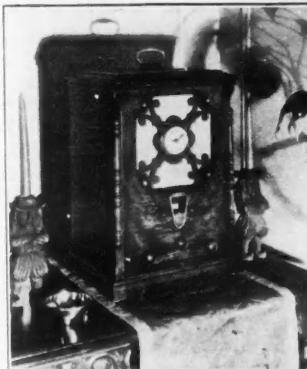
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ment, since its advent to office, has conferred, in the name of the Sovereign, numerous titles (including peerages) on its supporters. Of course, the Parliament Act, which so greatly curtailed the political power of the House of Lords, has largely eliminated one of the principal objections to the particular kind of hereditary title involved in the grant of a peerage.

AS AN actual historical fact, the great Victorian Premiers, Disraeli, Gladstone and Salisbury, exercised the strictest personal supervision over the distribution of titles—and in days when the "worship of the golden calf" was certainly not neglected. The ordeal on which they insisted was of the strictest. Neither staunch party services, nor great wealth, was allowed by them to excuse any deviation from the strict path of both moral and commercial rectitude. A man's character, all round, had to stand rigorous investigation before he was considered eligible for so signal a mark of Royal favor as a title was deemed to be. With Mr. Lloyd George, as Premier, it was different. The war ended, the clash of arms gave way to the clamor of politics, there were clumsy batches of honors "forced on the Sovereign"—I quote from an authoritative source—and "the gold, put down as the price of nomination to an Honors List, was stored in vaults the key of which bore the rather dubious label, 'Personal Fund'".

Which shows, not that titles, in themselves, foster social and political evils, but merely that their bestowal should be jealously safeguarded by those who act in the Sovereign's name in the exercise of this ancient and high Royal Prerogative. In any case, this particular moment is opportune for remembering that there are other favors, the distribution of which is calculated to be of far more menace to the State than that of any mere titles, that are sometimes granted in return for cold cash paid to political parties. While for obvious reasons, hereditary honors may well be considered to be out of place in the Canadian social structure, yet the conferment of non-hereditary ones is well capable of being a substantial

aid to a dignified and stable order of things—not least in a day when dignity and stability, all round, do not make their presence oppressively manifest. The bestowal of such honors is intertwined with the history of our race in a very close degree. It is the visible expression of a link between our Sovereign and his peoples in all his Dominions.

"The world's good word—the Institute—Put forward your best foot!"

wrote Robert Browning. Recognition of merit and the ambition to attain such recognition are an incentive to many men to "put forward their best foot". Canada has achieved a fuller station of nationhood than was hers when the titles resolution of twelve years ago was passed. Honors to-day would be conferred on the advice of the Canadian Premier alone—there would be no sort of divided responsibility about the business, as there used to be. It might not be a bad thing if our title factory, after having been closed down for a long spell, started operating again. But it must not work overtime!

Add Pitiful Figures—The Sunday tourist who spied some wonderful tree-blossoms, and then discovered he forgot to bring along the ax.—*Judge*.

Two attorneys, one decidedly glum of countenance, met on the street.

"Well, how's business?" the first asked of the dismal one.

"Rotten!" the pessimist replied. "I just chased an ambulance twelve miles, and found a lawyer in it."—*American Legion Monthly*.

The village doctor was taking a friend for a trip in his car.

"I say, look out!" cautioned the passenger. "You're doing over sixty miles an hour!"

"Don't worry about that," chuckled the doctor. "I've got the village policeman in bed with rheumatism."—*Manchester Evening Chronicle*.

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Highlights of Sport

Sandy's Amateur Title—Good and Bad Lacrosse

By N. A. B.

C. ROSS SOMERVILLE of London, Ontario, better known to the sport world as "Sandy", won his fourth Canadian amateur golf championship on the links of the historic Royal Montreal Golf Club. The silent, careful Londoner who is Canada's outstanding amateur added the 1931 laurel to those which he won in 1926, 1928 and 1930. Although Sandy's game has always been one of sufficient calibre to make him a favorite to win any Canadian event which he enters, he had to display his greatest virtue, steadiness, to defeat the burly 265-lb. "Ducky" Yates of Oakhill Country Club, Rochester, in this year's 36-hole final. The quiet unemotional Somerville made a great contrast with the smiling and affable extra-poundage star from over the border. Somerville established a four-hole lead in the a.m. round of the final and needed half of it in the p.m. chapter, for Yates did some spectacular driving when he really needed it.

"Sandy" provided a dramatic end to the colorful tournament when he wavered just enough to make the outcome a trifle dubious near the end. He lost the thirty-first and thirty-second holes and had his lead of four cut to two. Already somewhat concerned, the gallery groaned when, at the thirty-fourth hole, Sandy stepped up and sliced his tee shot into a tuft of deep grass beside a sand-trap. At this point the husky representative from Rochester drove well down the fairway. If you ever beheld the practised toe of "Sandy" Somerville measuring the ball for a sure drop-kick in the old days when he was a placement-booster de luxe for Varsity's Intercollegiate rugby squad, you can imagine the same extreme care being exercised on the Royal Montreal links as he minutely examined his unfortunate lie and then played a sensational shot to the green, 200 long yards away, his ball coming to a beautiful stop 12 feet from the pin! A little unstarred by this display of needful skill at the crucial moment on Somerville's part, Yates jerked his putt, while Sandy had putted within inches of the cup. Yates picked up both balls and extended his hand in congratulation to Sandy, conceding the hole and match, while a crowd of 2,000 cheered. Somerville received the bowl of the Royal Canadian Golf Association for the fourth time from Alfred Collyer, president of the R. C. G. A. as they stood on the lawn of the grand old Royal Montreal Club that was founded away back in 1873.

Somerville was never in better form and his all-round play was worthy of a champion in any tournament. His next big ambition is to be "well up there" or perhaps even on top in the play for the American Amateur Golf title. Sandy is entered and will perhaps carry on the good work begun at the Royal Montreal when the U. S. Amateur flights get under way at the Beverly Hills Club in Chicago on August 31.

IT IS a curious coincidence that just when professional or "box" lacrosse has become a major sport attraction (one that will pack 7,000 sweltering fans into the Toronto Arena Cookery on a boiling August evening) just as this happens, amateur lacrosse in Ontario is going down with resounding and regrettable thumps. A listless one-goal game followed by a near-riot ended the second of the semi-finals of the Ontario Amateur Lacrosse Association. The Brampton and St. Simon's outfits had staged a dull and featureless gallop which ended in a 5-all (two-game) tie. By some odd pre-arrangement the teams left the field firm in the unauthorized notion that a third semi-final match would be necessary to decide the round, even though the game had been advertised as one "To a finish". The disappointed crowd of two thousand fans staged a major demonstration and President W. J. Blainey of the O. A. L. A. was escorted out under police protection just after he declared both quitting teams suspended, a suspension which automatically awarded the O. A. L. A. title to Native Sons. Native Sons, by the way, are now provincial champions in spite of the fact

To those of us who know Northern Ontario well the compromise, though expensive, has the advantage of covering a large portion of the best scenic and sporting areas in the North as well as satisfying the conflicting ambitions of the municipalities."

In the first place, let me say that Northern Ontario is not in agreement on that route. The associated Boards of Trade, through their representatives, in all that part of Northern Ontario lying North of North Bay, backed by the Motor League and represented by all municipalities North of North Bay, voted against that proposal and in that they were supported by delegations from Chappleau and Blind River.

Second. In any of the compromise proposals made, the con-

(Continued on Page 7)

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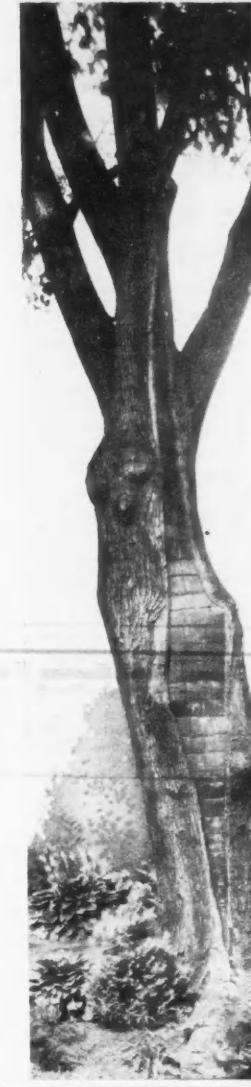


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THE FILM PARADE

By MARY LOWREY ROSS

The Higher Educational Picture

I DON'T remember when the higher educational movement in pictures began, but it must have been some time ago, for we seem to have come quite a distance from the days when the screen would announce the Educational Series—with its trademark of the Lamp of Knowledge quietly and inspiring burning—and a moment later you would be shown a fat man, very bald, with a large moustache and a horizontally striped bathing suit, falling into a trough of white-wash.

Apparently the screen decided that we had absorbed enough of these light-hearted preliminaries and must now get down to serious business. Even the most retarded members of the class knew by this time what happens to a cream layer cake or a cup custard when it is left in the vicinity of an argument. But what did we know about the cultivation of gum-elastic in the Malay Archipelago? Or about the Sea Life of the Table Fig? Nothing whatever. And was there a single member of the class who could name the owner of the most perfect female spine in America in Nineteen-thirty? Not one.

The movies have changed all that. We don't need to be ashamed of our ignorance any longer. We now know more about the native life of East Africa, West China and the Tibet table-land than the natives themselves, who never had anything more than a rough working understanding of it anyway. We are rather splendidly equipped too about mussel-life in Oriental sea-bottoms. And if it doesn't actually help us to earn more money to know about the very odd and interesting feeding habits of the West Indian sponge, it does help to make us more interesting human beings, doesn't it? And isn't that after all what education's for?



Dorothy Mackaill and H. B. Warner in "The Reckless Hour" (Shea's Theatre, Toronto).

Rebound

INA CLAIRE, the heroine of "Rebound" isn't bookish in the least. She is in fact a perfect example of that shallow sophistication that finds the native life of Manhattan much more stimulating than native life in the rice-fields of India. If the heroine of "Rebound" were to go to an educational movie she would probably chatter right through it at the top of her voice; and if the heroine of "Bought" happened to be sitting in front of her it would probably be necessary to call in the management.

Miss Claire chatters all the way

rather like a foundation garment with a frill. But she is a much more satisfactory performer.

Africa, Etc.

NOTICE the giant palm tree reaching up as though to pluck the boiling sun out of the azure bowl of the sky," the African Adventurer suggests in his latest episode.

It is the narrator in these adventures that makes one long for the good days of the silent film. The pictures themselves are exceptional—so finely photographed and so exciting in themselves that they quite overcome the apathy that travelogues usually induce. Only the Adventurer himself must be constantly at your elbow, ringing assertively every turn of the scenery, dwelling shudderingly on every crocodile—"Slimy reptilian monsters" he usually calls them. There is one point in this episode where he is nearly upset in the river and eaten by the crocodiles. And while one doesn't want him to be eaten by crocodiles—not really—still one felt that a sufficient ducking might result in a good lasting case of laryngitis.

They were giving a small dinner party, and for a special treat the little son of the house had been allowed to come down.

They had reached the dessert stage when he remarked in loud, confidential tones to his mother:

"Will dessert upset me to-night, mummie, or is there enough to go around?"—Argonaut (San Francisco).

A certain suburbanite who keeps pigeons loses a good many, and he has more than once suspected a neighbor of benefiting by his loss. Not long ago he bribed the neighbor's little boy with a dime, and asked, "Did your daddy find a bird yesterday?"

Willie nodded.

"Was it blue with some white feathers in it?"

"Dunno," said Willie, pocketing the dime. "You can't tell their color when they're in a pie."—Boston Transcript.



Richard Dix and Shirley Grey in "The Public Defender" (Uptown Theatre, Toronto).

Bought

WHAT a splendid time the heroine of "Bought" must have had when she went to educational movies! She was a bookish girl, in spite of her great beauty, and she had in her room not one but three five-foot shelves, all filled with Books-of-the-Month. When her landlady asks if she is in the habit of having men followers she says distantly "No I prefer a Book." When nice young men invite her to lunch she tells them shortly that it would interfere with her reading. When she goes to a high-class dinner-party and somebody says has anybody read a Book lately and everybody else looks completely floored she comes back smartly with "Have you tried Keyserling's latest?" which naturally leaves her mistress of the situation. There is only one thing she would rather do than settle down with a book. That is settle down with a millionaire. She has a dual nature, butterfly and book-worm. That is her tragedy.

Mr. Ben Lyon plays as usual the rising young novelist. This is Mr. Lyon's second novel in two months which is pretty good for hot weather. For virility he smokes a pipe through the picture, and for artistic oddity smokes it occasionally upside-down. Miss Constance Bennett is the heroine. If you are interested in clothes, this is a good picture.



Peggy Shannon and Charles Starrett in "Silence" (Tivoli Theatre, Toronto).

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Picture at right shows the new Chapel and part of the Lower School Unit



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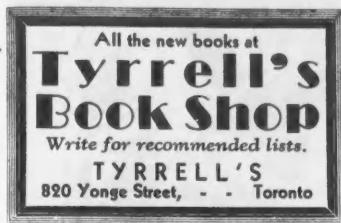
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THE BOOKSHELF

By HAROLD F. SUTTON

Mandates and How To Work Them

"Mesopotamia 1917-1920: A Clash of Loyalties", by Sir Arnold T. Wilson, K.C.I.E., C.S.I.; Oxford Press, Toronto; 420 pages, maps, \$7.50.

By B. K. SANDWELL

IT IS not to be expected that the second volume of Sir Arnold Wilson's narrative of Mesopotamia since 1914 should evoke among Canadian readers the same amount of interest as the first. Though "Loyalties" dealt mainly with civilian affairs, it was concerned with the years of the great conflict, and narrated with ruthless frankness the achievements, mistakes and tragedies of the military campaign—the greatest British operation in history except that on the Western Front. "Mesopotamia: 1917-1920" deals in its first four chapters with the more successful but less showy campaign under General Marshall up to the Armistice, and in its remaining nine chapters with the seldom peaceful but essentially civilian business of keeping order in the Irak territory and setting up the requisite machinery under the Mandate of 1920. To any country which shares in the responsibilities of the mandate system, this book must be an indispensable textbook for any serious student of foreign politics.

But Canada has no mandates, and believes, except for a mild regard for the League of Nations, that North Americans should abstain from entanglements in the affairs of less civilized continents. Sir Arnold has not really very much to say to us. Perhaps the paragraph which will most closely touch the heart of a Canadian reader as such is that in which he speaks of his high admiration of the aplomb and tact shown in May 1918 by Lord and Lady Willingdon (on visit from Bombay) in meeting a gathering of all the tribal, mercantile, religious and land-owning notables of Bagdad.

The book is not in the least calculated to make Canada regret that she has no mandates. If experienced politicians and civil servants of Great Britain, with generations of white man's burden-carrying behind them, can commit such follies as Sir Arnold pillories, what sort of a show should we be likely to make of ourselves? Nevertheless he feels that a governing race is to be excused for even large errors of policy or judgment, if it can keep clear of any act of avoidable injustice committed with knowledge and responsibility. He has no sympathy with what he terms the "defeatism" of the present age. "We have for the moment lost faith in ourselves. For a beacon-light we have substituted a round table, and we tend to rely on the pious resolutions of Geneva to accomplish much that could be more hopefully and more nobly secured by unilateral action".

There is an Appendix on Self-Determination in Mesopotamia. There seem to be strong reasons for believing that Mesopotamia is not a good place for self-determination.

Novel and Diary

"From Day to Day", by Ferdynand Goetel; Elkin, Matthews & Marriot, London, 7/6.

By MORLEY CALLAGHAN

THIS book, one of the most interesting I have read in a long time, leaves me filled with wonder at the author's ingenuity. Reading it was something like watching a master magician pulling rabbits out of a hat and being utterly unable to catch him, though he permits you to stand behind him, or where you will. It is a story about a Polish author, who is writing a novel and keeping a diary at the same time. The diary, of course, is about his present life, and the reader soon discovers that the novel is about his past life when he was a prisoner of war on a farm on the Russian steppes. Gradually the novel begins to take a smaller place in the book, which is to say that his past life is merging dramatically with his present life.

At the farm on the steppes there was a girl, Marusia, whom the war prisoner loved deeply, though he had a wife back in Poland and a young baby. He makes up his mind to escape to Poland, divorce his wife, Zosia, and marry the younger Marusia. He does escape

to Poland. It is just about this time that the reader must imagine the author, who is the lover, starting to write the novel about Marusia, whom he can't get out of his mind, while he is wondering whether he ought to divorce his wife. But he loves very much his little daughter, Eva. While he is in great confusion and bad temper, he finds a kind of solution by having an extraordinary affair with a neurotic lady friend of the family, who commits suicide. He has stopped writing the novel. He is living apart from his wife, who permits him to visit his daughter. And finally he arranges to have the girl, Marusia, from the farm on the steppes, brought back to Poland. What kind of a situation might have developed when the girl out of his past came to live in the same city as his wife, one may only wonder at, for Marusia very conveniently dies of the cholera which she catches on the train. However, she does send on to him his little son, who was born after he left her.

The author and his wife are gradually brought together by his little son and his daughter, Eva, who take a great fancy to each other.

Now it would be too bad if the superficial merits of this book, which are revealed by the author's acrobatic feats in handling his diary and novel so splendidly, should conceal any of his first rate work as an author. This first rate work is revealed in his handling of character, his capture of many difficult bewildering emotions, the way in which his characters are all so sharply individualized and the unobtrusive way in which he completely reveals the background of the life on the steppes, peaceful and calm, in contrast with the industrial strife and the revolutionary movement in the city. In his brief preface to the book, John Galsworthy suggests that it is a diary in a new form. I submit that the word "form" has far deeper implications than may be arrived at by deliberate artificial arrangement.

The truth of the matter is that the author got an idea for a way to do a novel which amounts to something very close to a stunt, and once this is realized, even though the ingenuity revealed is amazing, it becomes the weakest part of the book. If it were a new form, it might indeed be used again, but Mr Galsworthy warns young writers against attempting it; he might safely go a good deal further and say that even Mr. Goetel could never attempt it again, or it could obviously be seen as the repetition of a trick. If Mr. Goetel had hit up a form which was his own, he could spend the rest of his life writing in that form, without fearing he might lose his readers.

Aside from this disagreement with the preface and the expression of a hope that the book's merits may be recognized in spite of the novel method the author used, one can only say that the job has been done splendidly. Goetel writes dialogue as it ought to be written—no tricks, no continual reiterations of little witticisms, no forced smartness or brightness—in other words he writes conversation rather than "dialogue". Some parts of the story that have to do with the farm on the steppes, are better than others, but such criticism is disarmed because with the diary alongside, one can almost hear the author saying, "I didn't feel much like writing today."

The book had a curious fascination: the reader is being continually drawn more and more into the core of the whole matter; there is no shattering emotion, not even any great sorrow and pity, but a vast curiosity which the author is able, marvellously, to keep satisfying. The most striking portrait in the book was, for me, the neurotic young lady, who was the author's third lady love. Only a few deft lines are used to explain her, but one could step into a room and recognize her at once. The same can't be said for the author's wife, Zosia, for she always remains vague and shadowy, a force rather than a character of flesh and blood. Marusia, the girl on the farm, is a fine achievement. But it is this great talent for character delineation that makes the book distinguished: there is a whole gallery of characters all absolutely alive and most of them memorable. More of Goetel's work ought to be, and probably will be, soon translated into English. According to the blurb on the book, he is forty years old and already regarded in his own country as the most eminent Polish author. With-

out knowing his other books one can only say that he has a remarkable talent, a fine feeling for irony and a very deft and competent hand.

LETTERS

(Continued from Page 5)

struction of two highways is not necessary, although the route you have suggested involves something over a hundred miles in an air line of difficult construction to link up the existing routes with White River.

What is known as the Ferguson Highway is already constructed from North Bay to Hearst. Some improvements are required West of Kapuskasing but that is a mere detail.

The controversy in connection with the highway is based on the following:

One group urges a scenic highway around the shore of Lake Superior, basing their contention on the one single object; to provide a spectacular and thrilling tourist highway without any consideration for the contribution that such a highway will make to the development of the country or the service required for all of Northern Ontario. The other group, those favoring a genuine compromise, bases its position on the following:

First, the route should be laid out to make the largest possible contribution to the development of the country. Second, the advantages for tourist traffic should always be kept in mind. Third, the route should be designed to serve the largest possible part of the existing population as represented by the towns and cities. Fourth, the cost of construction and maintenance should always be a primary consideration.

Starting on that basis, the genuine compromise advocated is: Improve the present highway from North Bay to Sault Ste. Marie, improve the present Ferguson Highway west of Kapuskasing to Hearst and South-West from Hearst, a distance of 25 miles, half of which is now constructed, then proceed from Sault Ste. Marie up the valley of the Mississauga River, through the beautiful lake section of the country lying between the Canadian Pacific main line and the Canadian National Railways, on to a point South-West from Hearst where the two mill coverage, thence to Port Arthur and Fort William either through Heron Bay and along the shore of Lake Superior or following the line of the Canadian Nationals by Long Lac and the East shore of Lake Nipigon.

This route meets every consideration laid down as above. It serves every part of Northern Ontario; it isolates no part; it touches every town and city, it traverses one of the finest tourist and sportsmen sections in all Canada from Sault Ste. Marie up the Mississauga as already described; it traverses one of the largest game preserves in the world, with hunting and fishing in abundance; it forms a basis for opening up the largest and best undeveloped section in Northern Ontario and it provides the easiest and most economical route to construct.

Noting your article, you use the following words:

"To those who know Northern Ontario", etc. The writer has spent his life in Northern Ontario, has traversed every part of the area described, by canoe or on foot, has projected roads and constructed them, and is prepared to submit that any man who does know the country will agree that this suggested compromise is the only route that will serve all of the purposes and aims for which the highway should be designed.

Yours truly,
G. B. NICHOLSON,
M.P. for Algoma East.

Speaking of animals remembering," said the tall, elderly man, "when I was a boy I once gave a circus elephant a stick of striped candy."

"Well?"
"After that, whenever that circus was to parade in the town, the barbers had to take in their striped poles."—Boston Transcript.

Mrs. Thompson (learning to drive)—"Henry, that little mirror up there isn't set right."

Thompson—"Isn't it?"
Mrs. Thompson—"No; I can't see anything but the car behind."—Cincinnati Christian Advocate.

Daddy, Daddy, why do you eat smoke?

THERE are lots of reasons, darling.. When you are very tired, you know how Mummie's voice soothes you and you feel yourself being wafted away with the fairies into happiness.. Craven, the tobacco I smoke, does something like mummy's voice for me. And you know how a good drink when you are thirsty gives you a wonderful satisfied feeling inside.. Craven does that, too, because once a man has smoked it nothing can soothe and satisfy him so much afterwards.. it's a pleasure you will never understand, dear!"



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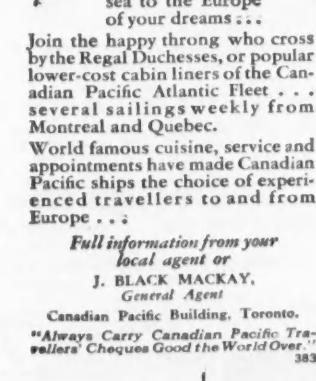
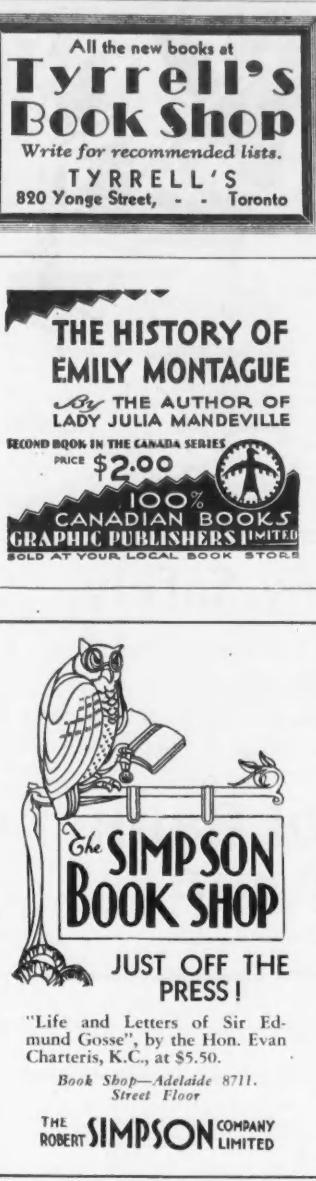
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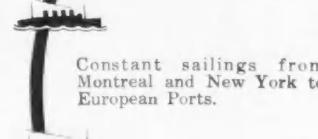
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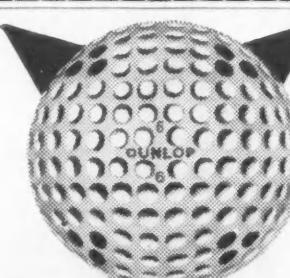
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A GERMAN DIPLOMAT

By JOHN J. ROBINETTE

"Memoirs of Prince Von Bulow, 1897-1903", Putnam, London and New York, 639 pages, \$5.00.

THE term memoirs as descriptive of literary effort is apt to be rather broadly used. Writers have adopted it to describe works ranging from simple autobiographies to edited collections of state documents. Some memoirs are mere collections of stories emphasizing, with a breath of scandal, the private lives of public men. Some are frankly attempts to justify a viewpoint adopted or a course of action taken, argumentative statements of a case fortified by a judicious inclusion of those documents which strengthen the case and by an unscrupulous omission of those which weaken the case. But this first volume of the Memoirs of Prince Von Bulow belongs to neither of these extreme classes.

The value of any memoirs lies in the accuracy with which the writer is able to recall the details of consultations and interviews which illuminate the period and scene he is attempting to portray. That Von Bulow took the utmost pains to present his narrative with accuracy and freedom from bias is apparent from the German publisher's preface to the volume. It is pointed out that Von Bulow took five years from 1921-1926 to write his memoirs and even after that he made several corrections and emendations with his own hand, the authenticity of which he confirmed by signing the corrected sheets. Moreover as the editor observes "So much did Prince Bulow wish to impress his memoirs with the seal of truth and justice that, despite the urgent appeals of his political friends and admirers, he steadfastly kept the resolution he had made, to have his memoirs published only after his death. Thus, forgoing immediate success, and putting his material interests into the background, he considered this the only sure guarantee of that independence of judgment which he endeavoured to achieve." Nor is the accuracy of the work necessarily impeached by certain statements reported by Von Bulow and alleged to have been uttered by Queen Victoria and Edward VII concerning Lord Lonsdale which the English publishers deemed advisable to retract.

The complete memoirs of Von Bulow are to appear in five volumes. This the first volume deals with the period from his appointment by the Kaiser in 1897 as Secretary of State for War to the year 1903. It deals with a period during which from both an economic and military standpoint the seeds of the Great War were being sown. The German people were feeling the jealous thrill of a new found nationalism. Germany was becoming an intense commercial rival of England; she was embarking on a naval policy of magnitude. The Germans were yearning for respect and recognition from the English who, to German eyes, arrogantly assumed an air of commercial and racial superiority. Germany during this period was undoubtedly jealous of England—not jealous of her achievements but jealous of England's apparent failure to recognize in Germany a nation of achievements. It was a critical period and the German people's growing dislike of England was fanned by what they regarded as the cruelly imperialistic ambitions of Joseph Chamberlain and the brutalities of the South African War. Yet Von Bulow was of the opinion that England and Germany came through this period of misunderstanding and jealousy with safety. The apparent thesis of Von Bulow's memoirs is that England and Germany after the termination of the South African War gradually began to understand one another and that the ultimate clash in 1914 was due solely to the stupid handling of the Balkan crisis by Bethmann Holweg. Von Bulow makes it clear that, in his opinion at least, neither the Kaiser nor the German people wanted war with England. The villain was Bethmann Holweg, of whom Von Bulow says, "With the advent of Bethmann, the leading position in the Empire fell to a man who knew nothing of foreign affairs and who, unfortunately, altogether disappointed those who hoped that he would gradually get his bearings."

Von Bulow's opinions of those English statesmen of the pre-war period with whom he came into contact are no less interesting than his observations on the English sovereigns. He was deeply impressed with the ability and character of Lord Balfour whom he describes as "the typical distinguished British statesman." Mr. Balfour impressed one in conversation as a man of many-sided culture. There was nothing improbable in the tales that were told of his aesthetic inclinations, his liking for the Pre-Raphaelites and for Handel's oratorios, and his hatred of philosophical contemplation of men and things. Yet nothing could be more misleading than to seek for any points of resemblance between Arthur James Balfour and Theobald von Bethmann-Holweg. His philosophic speculations never dimmed the clarity of Balfour's political outlook, his aesthetic tastes did not abate from his will power and energy. Bethmann-Holweg let us blunder into the war when foresight and a wider vision might have prevented it; afterwards when the explosion had come and only strength and energy could save us he showed weak political leadership: Balfour was a cautious servant of his country in peace and a resolute one in war."

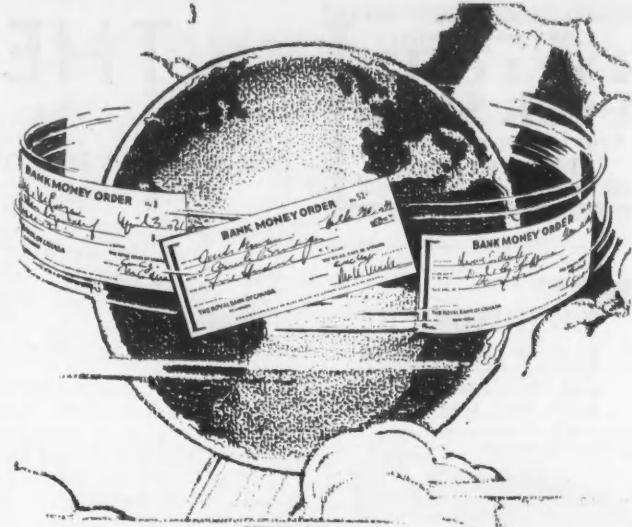


Bernhard, Prince Von Bulow.

VON BULOW was a close observer of the English both as a nation and individually. He recalls with remarkable recollective powers the details of conversations with English sovereigns and statesmen and possibly the most interesting passages in the volume are those in which he expresses his opinion of the leading English political figures. For the English people generally, while cognisant of their faults, he had profound admiration and he indicates that the German people, apt to be misled by externals, underestimated the real strength of England and the British Empire. He points out that "Even Prince Bismarck was not entirely free from this general underestimation of England's power and of the moral resources of the British Empire. During the 'eighties I heard him say more than once that the British Bull was getting too lazy and that it was desirable, in the interest of the European balance of power, that this quadruped should be kicked by some one or other until he rose from his bed of straw and himself kicked about vigorously."

Von Bulow is lavish in his praise of Queen Victoria whom he admired for her conscientiousness and "high degree of tact." However, he does not profess a similarly sincere admiration for her son, King Edward VII. Von Bulow hated the French whom he terms "the most restless, the most ambitious, the vainest and in the truest sense of the word the most nationalist of all the peoples of Europe" and this hatred of the French affected his attitude towards Edward VII who was an avowed Francophile and fond of the French mode of life. Moreover, Edward VII's personal dislike of the Kaiser was notorious whereas Von Bulow admired the Kaiser for his personal qualities rather than for his political intelligence. But despite these prejudicing influences Von Bulow's final estimate of Edward VII is pre-eminently fair. He points out that King Edward was neither, as some Germans regarded him "a frivolous bon vivant, incapable of any serious thought" nor "a profound politician of the school of Machiavelli, who pondered day and night how to set the world in flames and destroy Germany," but "a man of much natural intelligence, of very great tact, of very good manners" who "had learnt little from books, but a great deal from life, which he knew from all sides, in all shades, in its heights and depths" and who "exercised more real political influence than most of his predecessors."

Von Bulow's opinions of those English statesmen of the pre-war period with whom he came into contact are no less interesting than his observations on the English sovereigns. He was deeply impressed with the ability and character of Lord Balfour whom he describes as "the typical distinguished British statesman." Mr. Balfour impressed one in conversation as a man of many-sided culture. There was nothing improbable in the tales that were told of his aesthetic inclinations, his liking for the Pre-Raphaelites and for Handel's oratorios, and his hatred of philosophical contemplation of men and things. Yet nothing could be more misleading than to seek for any points of resemblance between Arthur James Balfour and Theobald von Bethmann-Holweg. His philosophic speculations never dimmed the clarity of Balfour's political outlook, his aesthetic tastes did not abate from his will power and energy. Bethmann-Holweg let us blunder into the war when foresight and a wider vision might have prevented it; afterwards when the explosion had come and only strength and energy could save us he showed weak political leadership: Balfour was a cautious servant of his country in peace and a resolute one in war."



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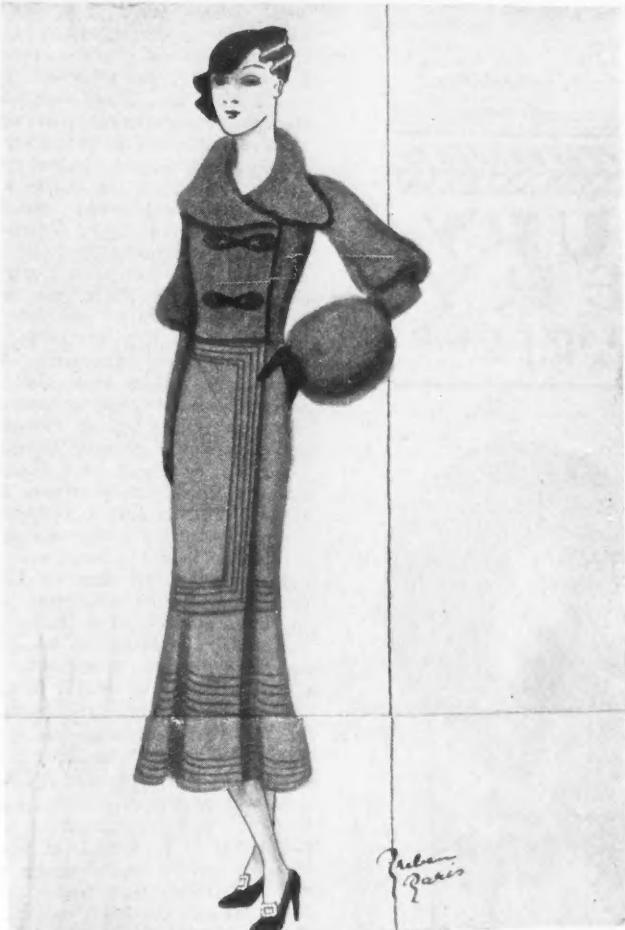
SOCIETY • TRAVEL • FASHION • HOMES • GARDENS

TORONTO, CANADA, AUGUST 22, 1931

NOW TO BE MODERN IS TO BE VICTORIAN...



Even sports hats go Second Empire, as witness Patou's hat of tweed felt banded in braided vari-colored felt strips.



... And Edwardian. The winter silhouette pictured below, both in the skirt, albeit shortened, and the little fur jacket reflect the period.



Reboux prefers to be dashing rather than romantic and places a quill at a new angle on this tricorn.



The shepheardess hat that Agnes herself wore to the races: A ribbon strap is necessary to hold it on the head, so far to the right side is it worn.



And here is the crinoline silhouette representative of the current Edwardian vogue.



A quaint version of the shepheardess type dips sharply at front and back, with a tailored Grosgrain bow and streamers at back, Le Monnier.

LONDON LETTER

By P. O'D.

Aug. 3rd, 1931.

A GOOD many years ago some one—I think it was the late Stopford Brooke—remarked that of all the great cities of the world London was the best governed and worst run, and New York the worst governed and best run. What he meant was that the affairs of London were directed by a lot of honest and earnest gentlemen, with no other idea than the glory and progress of their city, but who never got anything done when it came to large constructive plans. New York, on the other hand, was managed by municipal gamblers

and grafters, whose first thought about any project was what they could squeeze out of it for themselves, but who nevertheless—or possibly because of this rake-off complex of theirs—did accomplish large and vital public works.

If I remember well, he took the purchase of Central Park as a case in point. The graft and scandal, it seems, cried aloud to heaven and the world from the front-page of every paper and the platform of every bellowing reformer. But New York did get Central Park, and Central Park was well worth it, even if the municipal burglars

had been ten times as busy with jemmy and dark lantern. In London there would have been no boodle, but neither would there have been any Central Park.

A good many Londoners must have thought rather enviously of New York during the last few weeks while the Charing Cross scheme has been under acute discussion. The idea was to remove Charing Cross Station to the other side of the river, and do away with the hideous railway bridge which ruins that whole reach of the Thames by its crass and needless ugliness. There are also certain very pressing and important traffic problems which the new scheme was to solve or alleviate. But I shouldn't speak of the "new scheme"—there have been at least six, and they have all been energetically debated for months. And

now after all the fuss and figures, all the diagrams and debate, the whole business has been shelved indefinitely. The Ministry of Transport has curiously told the London County Council that the Government can't afford to contribute, and that, in any case, the Council doesn't seem to know what it wants. And that's the end of that, except that we will go on having the dirty old railway bridge and the traffic problems, and all the other inconveniences suffered by citizens who make the mistake of electing honest muddlers to positions of public power and trust.

Oh, for a year or so of Mister Jimmy Walker and the live lads of Tammany! Oh, for even a Boss Tweed or Boss Croker! There might be a lot of busy burgling, but we would also get a lot done which needs doing. Mere honesty is an overrated virtue.

WHEN the devil is sick, the devil a saint is he—also a patriot and a great man. Only a week ago most of the papers and politicians in the country were busy explaining to everyone who would read or listen, what a dreadful person Lloyd George was, how irresponsible and irrepressible, how wickedly determined on keeping the Socialists in power, regardless of the national interests. That was a week ago. Since then Lloyd George has undergone an operation, a quite serious operation for a man of sixty-eight who has never spared himself in the course of a long and exhausting political career. And now Lloyd George is once more a national hero, the man who did more than almost anyone else to win the War, the little giant, the most vivid and forceful personality in English public life for a couple of generations.

Only yesterday I was talking to a retired admiral, a tough old sea-dog to whom the name of Lloyd George was such anathema that the mere mention of it threatened him with apoplexy. If he could have had his way, to judge by his denunciations, the Welsh Wizard would have dangled from the yard-arm he could remember yesterday was Lloyd George's amazing courage in the darkest days of the War.

"I was at the Admiralty then," he said, "and the submarine campaign was at its worst. It looked as if we were going to be starved out like rats. One night after going through the latest returns of the sinkings, I walked up Whitehall in despair. Damme, sir, I was beaten, done . . . and I thought we were all beaten and done! I turned into the Strand, not knowing where I was going, and not caring. Some people were hurrying into a theatre, and I went in after them, just for the sake of their company and the lights, and to get away from my thoughts, if I could, for a few minutes. And there in a box was Lloyd George, laughing at the rotten jokes and applauding the silly songs as if he hadn't a care in the world. By



MRS. HAMILTON DES BARRES SIMS
Formerly Miss Mary Ruddy, daughter of Mr. and Mrs. E. L. Ruddy, Toronto.

—Photo by Kennedy.

God, sir, it was a tonic to me, an inspiration, and—dammit, I cried like a girl from sheer relief! People must have thought I was drunk."

And the dear old boy became shaky in the voice and rather blurry about the eyes at the re-election. But, just the same, if Lloyd George is wise, he won't get well too soon. He seems to have gone through the operation triumphantly—almost too well—but if he would only drag out his convalescence, or even consent to an occasional relapse . . .

But he won't. He'll be back on the job and hitting on all twelve cylinders, supercharged, as soon as he can escape from his nurse. That's the worst of being really about thirty-five when the entry in the old family Bible says sixty-eight!

WHATEVER may be the trade

depression in the rest of the country—and it is, dear reader, believe me, it is—there is one town where business is bounding and burling, and they are working overtime to catch up with orders.

And that is Luton, the hat town.

Luton was in the dumps only a few weeks ago, but along came the new bowler for ladies and the even newer Robin Hood hat, and—well,

the dear girls simply must have them, and Luton is out to see that they get them. So everybody is delighted, especially the milliners

who are charging two guineas for a couple of shillings' worth of felt and feather. The only people who don't altogether like it are the poor devils of fathers and husbands who have to pay for the things. But naturally no one is likely to worry very much over their feelings.

At first I was rather bucked

about the new bowler boom—it sounded like an effort on the part of economical wives to make use of their husbands' old hard hats, now that men no longer wear the things. Alas, that was one more married delusion! The milliners naturally saw to it that there should be no nonsense of that sort about saving money. So the new bowlers for ladies, though round and flattish, are soft and they have the brims curled in all sorts of outlandish ways. Also they are pink and sky-blue and mauve and scarlet and shades which no masculine aesthete ever dared dream of. Besides, they have feathers, though that could have been managed even on my old derby. But what's the use of thinking about that? The divinity of my heart and home already has one, so I might as well give mine to the two Aberdeens to eat.

Some lines of business are picking up. A report covering six months shows 310 bank hold-ups, an increase of 61 per cent. over the corresponding months of last year.—Detroit News.

Gangsters are said to be using a drug called marijuana, which kills all fear and pity in them. Why would it not be a good idea to use a little of it on some of the jurors who try them?—Louisville Times.

As we figure it out, it would require millions and millions of pounds to solve the housing problem, relieve unemployment, and discover cures for cancer and tuberculosis. And, of course, it's only for war you could raise a big sum of money like that.—Dublin Opinion.

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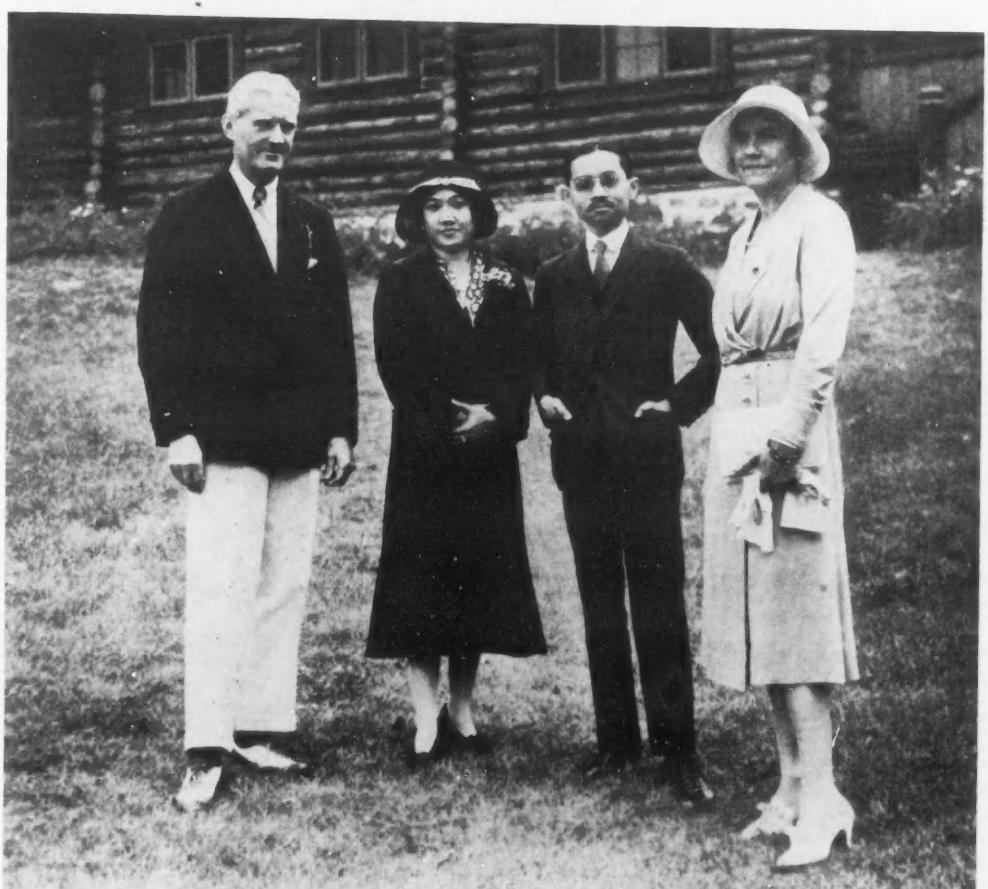
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SIAMESE ROYALTY ENTERTAINED BY CANADIANS
Their Majesties The King and Queen of Siam with Mr. and Mrs. J. W. McConnell at their Laurentian camp, Ste. Agathe des Monts.

—Rice Photo, Montreal.

Marriages

St. Andrew's Church, Petitcodiac, N.B., was the scene of a very pretty midsummer wedding when Miss Dorothy Frances Trites Magee, teacher at Bishop Strachan School, Toronto, and daughter of Mrs. Herbert Harris Magee and the late Mr. Magee, of Petitcodiac, was married to Mr. Thomas Reginald Deacon of Toronto, son of the late Dr. J. D. and Mrs. Deacon of Pembridge. The rector, Rev. Herbert Hoyt, officiated. The church was prettily decorated with ferns and sweet peas. The bride was given in marriage by her uncle, Col. the Hon. G. V. White of Pembridge, and looked lovely in her French model gown of ashes of roses shade, a hat of balsamul straw in a natural shade, and gloves and slippers to match. She carried a bouquet of pink rosebuds and delphinium.

The couple were unattended. Following the reception at the bride's home, Mr. and Mrs. Deacon left on a motor trip to Yama Farms, New York, and will visit in Pembridge before taking up residence in Toronto. For travelling the bride wore a suit of mulberry and white wool, a white rough straw sailor hat with band of mulberry, white gloves and bag.

Mr. and Mrs. Ian MacLaren, of Montreal and Mrs. Alexander E. Macaulay, of Toronto, are visiting Mrs. Albert J. Gregory at her cottage in Westfield on the Saint John River. Mr. and Mrs. Philip Gregory, of Montreal, arrived on Sunday to visit her mother.

Mr. and Mrs. John H. Thomson, of Toronto, with their small daughter, are spending three weeks with Mr. Thomson's parents, Mr. and Mrs. J. Royden Thomson, Rothesay, N.B.

Sir William and Lady Stavert, of Montreal, formerly of Saint John, are spending the summer at Shediac Cape, New Brunswick.

Dr. E. B. Chandler and his mother, Mrs. E. B. Chandler, of Montreal, have opened their summer residence at Shediac Cape. Mrs. Chandler will remain for the month of August.

In the beautiful garden of the residence of the bride's parents, "Rothie Norman", Galt, Ontario, with its flowers of many hues and before a bank of gladioli, golden chrysanthemums and ferns, the marriage of Janet Louise, daughter of Mr. and Mrs. Robert O. McCulloch, and Mr. Wilmot Donald Matthews, son of Mr. and Mrs. Wilmot L. Matthews, of Toronto, took place on Saturday afternoon at four o'clock. Rev. W. Patterson Hall, pastor of Knox's church, was the officiating clergyman.

The pathway to the altar, which was arranged on the lawn in a corner of the garden, was covered with white carpet and bordered with baskets and standards of chrysanthemums and gladioli in peach and yellow shades, and the aisle and seats for the guests marked by bands of white ribbon.

The bride looked charming in a picturesque model of heavy satin of a deep ivory tint, falling in long lines from a lace yoke and long tightly fitting sleeves of lace. Her veil of antique princess lace, held by a spray of orange blossoms, fell in graceful folds to the end of the train. Her bouquet was centred with large orchids surrounded by smaller blooms with a shower of tiny orchids on ivory satin ribbons.

The attendants were Mrs. John Preble Macintosh, of Montreal, a sister, who was gowned in a French frock of aquamarine blue chiffon, set with brilliants at the high waist line, a matching picture hat of lace straw and carried an arm bouquet of Tallyman roses; and the three little flower girls, nieces of the bride, Joan, Ann and Sheila McCulloch, daughters of Mr. and Mrs. Hugh L. McCulloch, were dressed alike in dainty frocks of eggshell organdie made with short full skirts and short bands were of peach and turquoise organdie and they carried old fashioned nosegays.

Dr. E. H. Botterell, of Winnipeg, was best man and the ushers were, Mr. Alan Plaunt of Ottawa, Dr. Robert Wilkinson, of Sarnia, Mr. Stuart Osler, Mr. Gwynn Osler and Mr. David Langmuir, of Toronto.

After the ceremony a reception was held on the spacious verandah which was banked with chrysanthemums, gladioli and roses. The reception, living and dining rooms were transformed into a bower of summer loveliness with a profusion of mums, roses and lily-of-the-valley.

Mrs. McCulloch, mother of the bride, wore a gown of periwinkle blue georgette with hat to match and a corsage of orchids. Mrs. Matthews, the groom's mother, was wearing a smart frock of pink lace with brown chiffon coat and hat to match and a corsage bouquet of brown orchids.

Early in the evening Mr. and Mrs. Wilmot Matthews left for New York to sail on the "Bremen" to spend a month motoring through England and Scotland, the bride travelling in a printed crepe in green and eggshell, with matching coat of green and straw hat with green band. On their return Mr. and Mrs. Matthews will reside at 22 Douglas Drive, Toronto.

The bride was radiant in effective gown of silver lace with long train. Her veil of Brussels lace was the identical veil as worn by her mother at her wedding. The bride was given away by her father. She carried a bouquet of lilies-of-the-valley. Among the seven bridesmaids were Miss Kathleen Hennessy, youngest sister of the bride; Miss Caroline Bull, the bridegroom's sister; Miss Rosemary Bauer, fiancee of Mr. Bartle Bull. Their dresses were of pale pink chiffon, and they wore bright, large Victorian hats trimmed with ostrich feathers. Their bouquets were of pink roses and lilies-of-the-valley. The bridegroom's brother, Mr. Bartle Bull, was best man. The service was conducted by Rev. Fathers Sich and Riddy. Following the reception at the home of the bride's parents, the couple left for a touring honeymoon of France and Canada, the bride travelling in a powdered blue crepe de chine dress and coat trimmed with grey fox collar, with hat to match.

The chief guests included Baron and Baroness Armande d'Etchegoyen, the Earl and Countess Jellicoe, Viscount and Viscountess Burnham, Sir Arbutnott and Lady Lane, Admiral Sir Colin and Lady Keppel, Sir George and Lady Cooper, Lord and Lady Brougham and Vaux, Sir Godfrey and Lady Dalrymple White, Sir



MRS. W. H. CAWTHRA, TORONTO
The above portrait was recently painted by the distinguished artist, James Kerr-Lawson, of Chelsea, London, England.

William and Lady Campion, Sir Herbert and Lady Cayzer, Sir John and Lady Gilmour, Miss Gilmour, Sir Robert and Lady Kindersley, Sir George and Lady Penny; Gertrude, Lady Worthington Evans; Miss Worthington Evans, Sir Martin and Lady Archer Shee, Misses Archer Shee, Sir Thomas and Lady Devitt, Sir Cecil and Lady Tyrrel Beck, Sir Gifford and Lady Fox.

The marriage took place recently in Saskatoon of Miss Ada Eleanor (Nellie) Bennett, daughter of the late Mr. J. Bennett and of Mrs. Bennett, to Mr. Frank Davies, son of the late Mr. Davies and of Mrs. Davies, Manchester, England. The Rev. J. B. Taylor of the Bible House officiated in the Third Avenue United Church.

Given in marriage by her brother, Mr. Ira Bennett, the bride wore a lovely gown of white georgette, falling in soft folds to the floor. Her veil was of embroidered net and caught with sprays of orange blossoms and she carried a bouquet of Sweetheart roses.

The bridesmaid, Miss Floris Bennett, was smartly frocked in rose and green chiffon, green picture hat and she carried pink and yellow carnations.

Dr. Balfour W. Currie was best man. At the reception which followed the ceremony, Mrs. Bennett, mother of the bride, wore a gown of mauve chiffon, small black mohair hat and a corsage of roses.

A telegram of congratulation was read during the afternoon from G. E. Read, Mr. and Mrs. Davies to the South Pole.

Mr. and Mrs. Davies left on a motor trip to California, the bride travelling in a knitted suit of delf blue with hat to match and grey accessories. They will reside in Washington, D.C., where Mr. Davies is engaged in research work in the Carnegie Institute.

Miss Nora Matheson, daughter of His Grace, the veteran Archbishop of Rupert's Land, was married on August 15th, to Major D. M. Duncan. The ceremony took place in the cathedral in Winnipeg, His Grace officiating. Only members of the immediate families were present. The couple left at once for Minneapolis and points south where they will spend an extensive honeymoon. Mr. Godfrey Matheson gave away the bride, who was gowned in her travelling dress of becoming brown chiffon and toque.

Miss Nora Matheson was the principal of St. Mary's Hall, a young ladies training school at Faribault, Minn. In her Winnipeg student days, Nora Matheson did newspaper work and became widely known as a writer and interesting commentator on current events. As a speaker she was much in demand and is an accomplished linguist, having studied French, German and Spanish in some of the famous institutions of the world.

Major Duncan is superintendent of schools in Winnipeg, a veteran of the World War where he won many medals for conspicuous bravery and soldierly qualities. The bride and groom represent two of the oldest families in the Red River valley. They will return this fall. While the

cathedral was elaborately decorated for the occasion the event was very quietly celebrated.

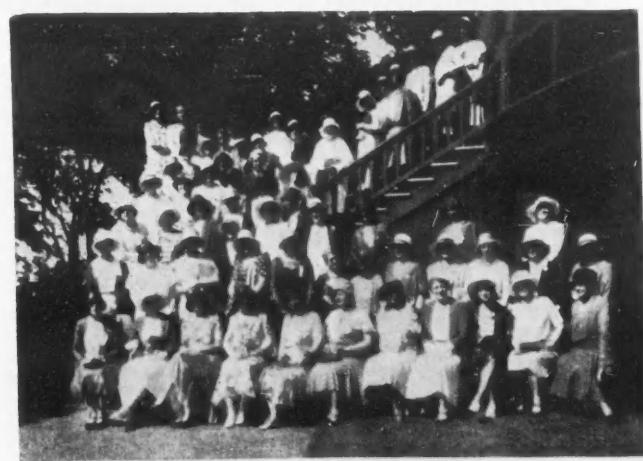
The marriage took place recently at St. Clement Danes Church of Mr. Colin Hargreaves Pearson, of Lincoln's Inn, son of Mr. and Mrs. E. W. Pearson, of Minnedosa, Canada, and Miss Sophie Grace Hermann Thomas, daughter of Mr. and Mrs. A. H. Thomas, of Long Wall, Walton-on-Thames. The Rev. T. D. Lloyd officiated. The honeymoon is being spent in Canada.

The marriage took place recently in New York of Miss Violet Christina Macmillan, daughter of Mr. and Mrs. A. A. Macmillan, of Glengarry, Ont., to Mr. Paul R. H. Barry, son of the Hon. Chief Justice J. H. Barry and Mrs. Barry, of Fredericton, N.B.

Miss Elsie Roberta McLaughlin, daughter of Mr. R. J. McLaughlin, K.C., and Mrs. McLaughlin, of Toronto, and Mr. Robert J. Breyfogle, of Barcelona, Spain, son of Mr. and Mrs. William R. Breyfogle, of Peterboro, were married recently in Christ Church, Lancaster Gate, London, England. Rev. Mr. Widdington officiated. The bride, who was given in marriage by her father, wore an ensemble of pink Rodier crepe, the frock appliqued with linen pastel tones. Her hat was of linen straw, and she carried pink roses and blue cornflowers. Miss Dorothy Brandon, of Toronto, was her attendant, wearing a frock of pale grey silk crepe and grey lace, and Peterboro, brother of the groom. The wedding luncheon was held at 88 Lancaster Gate, where the bride and her parents have been living since their arrival in London last month. Later, Mr. and Mrs. Breyfogle left for a tour of France, the Austrian Tyrol and Germany, going on to Barcelona, where they will live.

The marriage of Mary Pauline, daughter of Dr. and Mrs. Andrew McDonagh, of Toronto, to Mr. Shirley Graeme Kenney MacDonald, Canadian Trade Commissioner in Norway, son of the late Dr. John Phelan MacDonald, and Mrs. MacDonald of Edmonton, Alta., was solemnized recently at Brompton Oratory, London, England. The bride was given in marriage by her father. She was attended by Mrs. Reginald Bullen, while Mr. Max Stewart was groomsman. Guests at the wedding included Dr. and Mrs. McDonagh of Toronto, parents of the bride; Sir Frank and Lady Collier, Mr. and Mrs. Arthur Baxendale, Sir Kenneth and Lady Goadby, Mr. and Mrs. Webster, and Mr. and Mrs. Frederick Rouse Mallory.

"That fellow Dubleigh has got a scared, sneaking look. Has he been in any position to do any crook work here?" asked the president. "No," grinned the manager. "I know the answer to his actions. His wife has ordered him to demand more money, and the poor fish knows he's lucky to get what he does."—Cincinnati Enquirer.

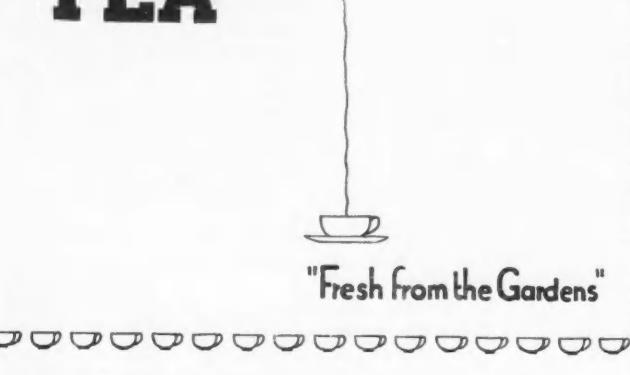


MEET IN MONTREAL

Group taken at Montreal Hunt Club during recent Convention of Canadian Federation of Business and Professional Women's Clubs. Front row, left to right: Miss Hazel M. Taylor, Convention Chairman and President of the Montreal Club; Miss M. Ethel Thornton, Secretary-Treasurer of the Canadian Federation; Miss Alma Robertson (daughter of Senator the Hon. Gideon D. Robertson, Minister of Labour); Miss Dorothy A. Heneker, President of the Canadian Federation; Dean Bowes, Wesley College, University of Manitoba; Mme. Lauder, of Paris; Signora Roncarelli, representing Italy; Miss Maude Sherman, Winnipeg; Miss Irene Carpenter, Montreal; Miss Della Jones, Calgary; Miss H. A. Cowan, Montreal.

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"What do 'ee think, Silas? The self at th' enquist."—Sydney Bulletin.

Stalin's Five-Year plan began bones of some old prehistoric man's been found on old Nicky Coombes' farm!"

Silas—"Poor old Nicky! But with overalls and ends with overhauls.—Dallas News.



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Magic in Cosmetics

By ISABEL MORGAN

WHEN you break the seal and remove the wrappings of a new box of powder or cream, there always is a fresh thrill of pleasure in its perfection. Although the preparation may be one you have used over a long period there is an ever new delight in its beautifully designed container, its exquisite odor, and its smooth, even consistency.

Behind these cosmetics which, fittingly enough, come to you enshrined like rare jewels in their beautiful caskets, there lies a long story of endless care and effort, of obtaining materials from all the corners of the earth, of scientific knowledge.

One of the most interesting things to me when I visited the laboratories of a widely famed woman manufacturer of cosmetics recently, was the number of unusual materials employed in the blending of the various preparations. It is not stretching the truth in the least to say they are good enough to eat. Among the unusual ingredients is honey, the same kind that graces your breakfast table; the juice of cucumbers; parsley; milk; tea; waxen water-lilies, freshly plucked from their placid pools and offered as a sacrifice to woman's beauty; rosewater; the dried hearts of daisies, their wholesome odor bringing to mind sunny fields filled with their nodding heads.

Then there is peach kernel oil—a heavenly smelling liquid that lies in the heart of the kernel of the peach. It requires thousands of the kernels to obtain but a small quantity of the liquid. Besides this there is the finest of beeswax and mineral oil . . . and these, if you please, are but a few of the unusual and precious things that go into bottles and jars to preserve the beauty of your skin.

For instance, there are essential oils. The fact that essential oils are important is indicated by their name and price. They come from various parts of Europe—France, Italy, Switzerland. They are so valuable they are guarded behind locked doors. One of the deep golden tan color, and I am told a small bottle of it containing less than a quart and bearing a queer, foreign label costs two hundred and ninety dollars.

Machines play their parts. One of these mixes creams at a tremendous rate of speed which is maintained for fifteen to twenty hours. In case you ever have wondered about it, this will explain why the consistency of your creams is so uniform. But this does not complete the operations through which it must go. After this it is "milled", that is, ground by tremendous force in a mechanical adaptation of the chemist's mortar and pestle so that its texture is superlatively smooth and fine. Sometimes hand labor is involved in a particularly delicate operation of blending oils or colors.

The making of face powders is fascinating. Some of them contain twenty different ingredients . . . which does not include various oils and the perfume. The most scrupulous care is taken to blend colors and so on, into the misty, impalpable softness that blends so imperceptibly into the color tones of your skin.

Perhaps you often have wondered why one powder is so much more expensive than another. The reason probably will be that one has been sifted more times than

the less expensive powder, and has a more costly perfume. Of course, anyone who uses it, understands the importance of fineness and evenness of quality in a face powder. This is effected by means of machines that turn it and brush it together for hours.

This is followed by sifting through silk . . . not the ordinary kind of silk, but a very special kind of firm, close weave costing thirty-six dollars a yard. The first sifting machine utilizes a quick back and forth motion. Then the sifted powder is taken to another machine with a semi-rotary motion where it again is sifted through silk . . . this time to catch certain almost infinitesimal particles which by reason of their shape, have escaped the action of the first machine.

When it has arrived at the point where it has the misty, almost impalpable appearance that distinguishes the best powders when they are on the skin, the powder is "proved" for color. That is, it is compared with a standard sample. If the slightest deviation from the standard is perceptible to the eagle eye of the observer, back it must return to the laboratory for correction.

This seldom happens however, and it is packaged by means of an almost human machine which automatically weighs the exact amount and deposits it in the box. Every fifth or sixth box is checked in order to prevent the slightest deviation in weight.

Then it is ready to make its appearance at your dressing table with a true promise of future loveliness for you.

DRESSING TABLE

IT IS said that more elaborate clothes and jewels than Paris has seen in two decades, were worn by mannequins and a fashionable audience that turned out practically every day for the annual week of race meetings. Feathered hats, ruffled skirts, laces, parasols and jewellery of all fantastic types were much in evidence.

Immense earrings with the new tilted hats was noticed especially.

Since the hats are worn not only

well down over one eyebrow, but

over one ear as well, leaving half

the head bare, earrings become

the logical decorations. Many of

those seen were long enough to

reach the shoulders.

Turn Back The Leaves By SUZETTE

READING cook books is a present day vice or virtue. Apparently we are becoming Galli- cized, and thinking and talking about our food, instead of wolfing in silence what our hostess has spent hours in planning. It seems more grateful to tell her—when this is possible—how good it is. All the same in spite of eminent Frenchmen telling us how to make the perfect omelette, and prominent American business magnates instructing us in the art of onion soup, cook books are not what they were. Mrs. Beeton is a legend. There isn't any emergency for which her book does not provide a cure. If you want to fire your cook or beard an oyster just turn to the index. It's true that you have to have a strong right arm in order to carry Mrs. Beeton about, for she tells you so much that it takes a

vast number of pages to do it in. The older cook books aren't so long but they are full of meat, nor do we have to go to England to acquire the forgotten lore of the cook of a hundred years ago.

James MacFarlane published in Kingston, Upper Canada in 1831 a small, but useful book called — rather mysteriously — "The Cook Not Mad" or "Rational Cookery". The contents of the book are next described on the title page as "being a collection of original and selected Receipts, embracing not only the art of curing various kinds of meats and vegetables for future use, but of cooking in its general acceptation to the taste, habits, and degree of luxury prevalent with the Canadian public." The degree of luxury in Kingston a hundred years ago was not very high, and the housewife must have led a busy life dealing with difficulties to cure which we now telephone for the plumber or the doctor. The summer passed in such light tasks as "pickling one hundred pounds of beef to last a year", and arranging "to keep green peas till Xmas". Then when winter came other little household problems presented themselves. "To keep clear of bedbugs take the white of four eggs, 10 cents worth of quick-silver, put them in a bowl, beat them until a perfect froth, take a feather and dip in and apply it to every part of your bedstead where bugs ever conceal themselves, do this but once a year and you will never see a bedbug in your house."

Then the housewife deals with "Foul air in Wells" and "Disagreeable smells in sinks." Troubles which haunt us even in the twentieth century when we live with rather odd plumbing in the summer time. "How to manage Feather Beds" is a very descriptive caption. "Manage" is one of the things I could never do with a feather bed. I once slept in one for a whole summer in Wales in a rented house that had eight pictures of Vesuvius in the sitting room, and no single chair that you could sit in for more than half an hour without suffering. "Sleeping in" is a phrase that has new meaning after having suffered from a feather bed. It rises and engulfs you each night, and soft though it may be, on a hot night, the floor the boards take on the attractions of a good American spring mattress. To make a feather bed look tidy is nearly impossible, and if during the day you sink to rest on the edge of the bed to put on your shoes, the damage to the look of the ensemble is irreparable.

When you have learned how to do these tasks the Rational Cook-

(Continued on Page 16)

EVENING IN PARIS



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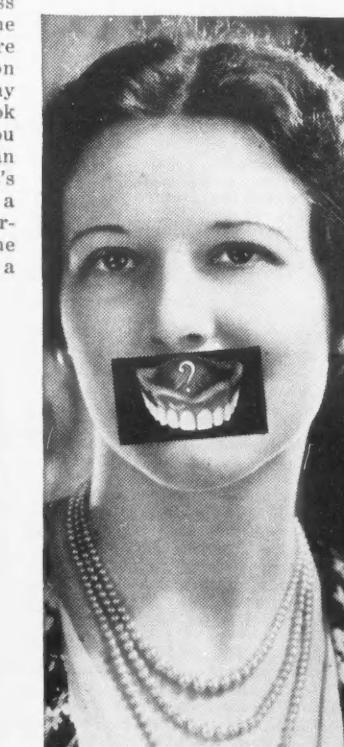
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FALSE TEETH ARE A GREAT INVENTION BUT KEEP YOUR OWN AS LONG AS YOU CAN

Who knows how serious pyorrhea can become?



False teeth often follow pyorrhea, which comes to four people out of five past the age of 40



THERE'S hardly a person whose mouth at some time in life isn't threatened with pyorrhea, dread disease of the gums which comes to four people out of five past the age of forty.

But only those unhappy men and women who needlessly wear false teeth today are in a position fully to appreciate how serious this infection can become when permitted to go unchecked.

For, as it progresses, it softens the gums, spreads poison throughout the body, loosens teeth in their sockets until your very health demands their extraction.

Don't wait for the symptoms that may lead to the loss of your teeth. Start at once using Forhan's.

A dentist's dentifrice for scientific care of teeth

Everyone who values his teeth should see his dentist at least twice a year. Modern dentistry can do a lot to prevent needless trouble in your mouth.

In your own home, however, your teeth are your own responsibility. It is up to you to give them the finest care possible.

Forhan's is the formula of R. J. Forhan, D.D.S., who for years specialized in the treatment of pyorrhea.

This dentifrice is unique in that it contains the benefits of Forhan's Pyorrhea Astringent, which thousands of dentists use in the treatment of the gums.

Don't wait for trouble

Remember—pyorrhea may lurk in your mouth for years before beginning its real work of havoc. Start using Forhan's today. Even if your teeth are sound and your gums are firm, do all you can to keep them that way.

False teeth are a great invention but you want to keep your own as long as you can. Do not wait for trouble before you start using Forhan's. Forhan's Ltd., Montreal.

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FOR THE GUMS

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X-Bazin is a fragrant hair remover, as essential to fastidious women as their favorite cosmetic.

This pleasant cream . . . so simply applied, is gentle and harmless to the skin . . . it removes unwanted hair quickly, safely and surely.

Try it . . . obtainable everywhere . . . and extremely inexpensive.

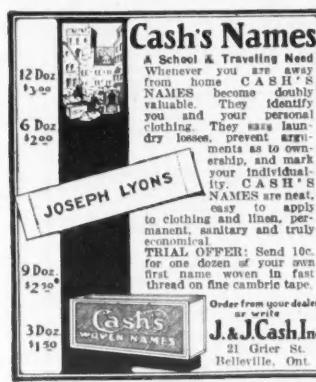
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first thing every morning

**SCIENCE
VERSUS****slavery**

MODERN housewives know the importance of keeping toilet bowls clean. There are two ways of doing it—scrubbing, and using Sani-Flush.

Scrubbing a toilet bowl is the most unpleasant of all household tasks, and it yields imperfect sanitation. Sani-Flush, an antiseptic, cleansing powder, does a quick, easy, completely safe job. Just sprinkle a little into the toilet bowl, follow the directions on the can, flush, and the bowl becomes spotless. All germs are killed, all odors eliminated. Even the hidden trap, which no brush can reach, is cleansed and purified.

Sani-Flush is sold at grocery, drug and hardware stores, 35c. Distributed by Harold F. Ritchie & Co., Ltd., Toronto, Canada. (Another use for Sani-Flush—cleaning automobile radiators. See directions on can.)

Sani-Flush

CLEANS CLOSET BOWLS
WITHOUT SCOURING

Week-End Notes

By MARIE-CLAUDE

Frocks and Frills

AT THIS season while they await the condensed news from the openings of the big Paris houses, fashion magazines concentrate a good deal on clothes for little girls. You will find that the stocks of such garments in the big shops are surprisingly full. Never have children's clothes been daintier or more exquisitely handwoven and finished. England and America now vie with France in producing frocks that combine a beautiful simplicity with the delicate detail work that characterizes all first class feminine fashions.

Organie and linen especially lend themselves to the crisp outlines and clear colours that look so well on children. Batiste has its own daintiness, and voile, plain, or embroidered with little odd flowers or geometric designs has the advantage of looking quite new after repeated trips to the laundry. A little frock of organie in two colours has the underdress of rose pink, and the upper of hyacinth blue cut away to form a little waistcoat, giving a delicious mauve effect. Another high waisted frock of blush pink organie is embroidered with natural daisies in a necklace effect and a band above the wide hem.

A lemon yellow linen frock for smart morning wear has an ivory organie collar from which, to the waist-line, runs a linen strap decorated with hand-worked linen buttons, and edged with crisp organie frills which also finish the armholes. A charming Dutch blue linen dress with short sleeves has a square neck outlined by a band of Broderie Anglaise which continues down the left side front, forms a belt, and decorates the hem.

Party frocks of net are among the daintiest of all. I saw three enchanting ones hanging side by side the other day that had they not been dresses, would certainly have been hollyhocks in a summer border. Of rose pink, sky blue, and lemon yellow net, with high waists, puff sleeves, and wide hems of organie, each was embroidered where the organie joined the net with quaint little wool flowers in the softest possible colours. Another good model was apparently made of graduated frills of net bound with taffeta, and sold with a little taffeta bolero.

From England comes an enchanting little bridesmaid's or flower girl's frock which might well inspire an Autumn bride. It is of soft satin in a shade known as "heavenly blue" with a high waist and little fichu caught with a posy of blue and pink flowers. There is a long skirt with a frilled hem, and with the frock is sold a little turban cap of blue satin, and matching shoes. With a tight posy bouquet of blue forget-me-nots and pink rose buds no little girl would have any inclination to gum up the ceremony, as did the child in "Punch" who halted the procession at the pew

containing her mother to ask in a piercing whisper, "Can't I be bride next time Mummy? I'm tired of being bridesmaid!"

Titular Trials

VERY little mature investigation into the lives of the great soon dispels the sunny juvenile idea that the higher one goes in life the fewer the restrictions on one's conduct. The Princes of this world have their

it's not the heat but the humidity requires first class health. Steady nerves, taut muscles, and sound digestion have prevented many a murder. Make it a firm rule never to drink during heat waves as this erroneous practice only increases the thirst, says the Manchester Guardian.

Suck a small round stone when the craving arises, or, if that be unavailable, a piece of coal. There should be no difficulty about this, as fires will not be needed, and, if care is taken to suck and not bite the piece provided, it can be replaced in the coal cellar at the end of the heat wave.

On no account should flesh foods be eaten during heat waves, and it is better to abstain from



First prize for Ontario province, in the Kodak International \$100,000 Competition.

—Photo by John Morris, Toronto.

own special troubles. To smile at everything and everyone like the Duchess of York in public must be a grim task in itself, and to carry your bandaged hand in a sling for a week because so many thousands of your loyal subjects had sought to leave an individual impression on you at one reception, as did the Prince of Wales a few years ago in Canada, is a good argument for democracy. Archbishop Temple is known to have complained bitterly that whenever he appeared for a Confirmation it was considered necessary to sustain him with cold chicken and The Church's One Foundation, both of which gave him acute indigestion.

National Anthems are one of Royalty's more severe forms of discipline. Considering the low average of their literary and musical merit this is not surprising. To be greeted by a band who begin to play God Save the King as soon as you appear probably causes a Royal reaction not unlike the mildly exasperated one aroused in you and me while the whole verse is played on the gramophone before you can look for the handbag you have dropped under the seat at the movies. Many a good soldier and servant of his King goes violently democratic during that few minutes.

In his new book of "Memories", Landon Ronald, the British composer, has some entertaining tales to tell of God Save the King. King George, it seems, likes it played slowly and reverently, almost as a hymn. King Edward on the other hand ordained that orchestras should "get on with it" and make it as cheerfully brief as possible wherever he was concerned.

Visiting monarchs are put to considerable embarrassment over their native anthems played abroad, strange tunes which often they and the orchestra are alone in recognising. This leads to a disorganised ceremonial and occasional hard feeling all round. The Shah of Persia is reported to have been very frank about his own. Having made a long and exhausting tour of industrial England and finally reaching Manchester, he issued a special request that the Persian National Anthem should be avoided in future as he had heard enough of it since arriving in England to last him the rest of his life. Not every Monarch would feel free to be so frank.

NO COLUMN with the good of its readers at heart is complete without an occasional *Health Hint*. At this season they are particularly important since to face the man who will tell you

These are no ordinary PEAS

THE FIRST TASTE will tell you that AYLMER JUMBO PEAS are different. So big, so sweet, so tender that guests exclaim, "Why, these must be peas fresh from the Garden." The chefs of Canada's leading hotels serve them to tempt the palates of their patrons. AYLMER Jumbo Peas are grown in Canada from specially selected seed; picked at the moment of maturity and carefully packed the same day. All the garden freshness and flavor sealed in, ready for your enjoyment. Your grocer has them.

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RED ROSE TEA
"is GOOD tea"

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The Crane Corwith Lavatory, C220-M1. Of vitreous china, in white or your choice of eleven charming colors.

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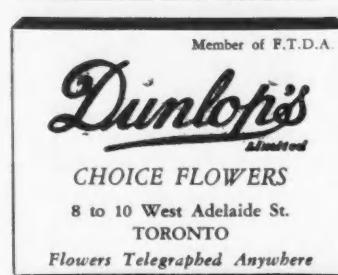
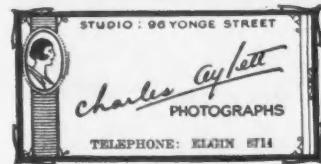
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"I wonder how serious it really is"



"PINK TOOTH BRUSH" is a disquieting trouble to face. For with it come visions of all manner of dread dental diseases that may follow in its train.

Decisively, "pink tooth brush" does not imply that you may have pyorrhea. But it certainly does mean that your gums have begun to soften; that they need immediate protection if they are to be rescued from the possible attack of more serious troubles!

As any dentist will tell you, soft foods are responsible for what amounts today to a veritable plague of gum disorders.

For this soft and creamy diet cheats the gums of exercise. The tissues grow weak and flabby, soft spots appear. The gums bleed, at first, ever so slightly. And thus gingivitis, Vincent's disease and pyorrhea get their start.

Rouse your gums with Ipana!

The remedy, as any dentist will tell you, is massage faithfully done, and to this recommendation of massage, hundreds of dentists add—"with Ipana".

With Ipana and massage you rouse the languid circulation. You sweep wastes and poisons from the tiny cells—you quickly restore to your gums their natural strength and hardness! For Ipana contains ziratol, a preparation long used by the profession for its efficiency in toning and invigorating tender gum tissue.

A good dentist and a good tooth paste are not luxuries

Let Ipana keep your teeth sound and sparkling—let it stimulate your gums to robust vigor. Its ingredients are the finest and costliest; its formula modern and advanced. It may cost you a few cents more than some dentifrices, but its use is a sound economy.

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TOOTH PASTE
MADE IN CANADA

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1241 Benoit St., Montreal, P.Q.
Kindly send me a trial tube of IPANA TOOTH PASTE. Enclosed is a two cent stamp.

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ATTRACTIVE NUPTIALS AT BRANTFORD

Mrs. James C. Middleton, who was formerly Miss Florence Buck, of Brantford, and her attendants, Mrs. Eardley Wilmot, Miss Mary Ferguson and Miss Primrose Mabon.

—Photo by Walker's Studio.

THE SOCIAL WORLD

By ADÈLE M. GIANELLI

THE felicitations of all Canadians are extended to Their Excellencies, the Governor-General and Lady Bessborough. A happy heritage to the young man who is the first Canadian of the House of Ponsonby.

This very newest and nicest arrival in the social world suggests a charming Spring-like idea that is being sponsored in England by Princess Mary and the Duchess of York. Arterial roads are being transformed into "Children's Avenues" by the Roads Beautifying Association which is planting cherry trees at intervals along these main English highways and naming each after children members. The fee for a tree and a bronze plate bearing the child's name is two guineas.

Royalties and vice-royalties—all famous personages generally plant trees to commemorate occasions—a ceremony of great distinction—but the young inheritors of a country never partake of this time-honoured tradition. With our thoughts this week turned to the very young, we wonder if they—the children of Canada—might not similarly plant The King's Highways with Apple trees on a royal road to beauty.

Lord and Lady Jellicoe's visit to Canada promises to be a round of official engagements. Upon their arrival on August 22nd they will attend numerous functions in Montreal and Ottawa and, en route to Toronto for the opening of the Canadian National Exhibition, will spend a day in Oshawa where Mr. and Mrs. R. S. McLaughlin are entertaining at a garden party at Parkwood before the official banquet of the Ontario Legion. A day at Niagara Falls with the gala luncheon given by the Canadian Legion of the British Empire Service League—at which His Excellency, Lord Bessborough, will be guest of honour—precedes Lord Jellicoe's return to Toronto where he will spend the first five days of September in a round of naval and military events.

General Sir Frederick Maurice, who is one of Lord Jellicoe's party, is a delightful raconteur as well as being an eminent historian of modern times. This is not his first visit to Toronto as I remember once meeting him at dinner when he said to me "I had one of the greatest surprises of my life at the Toronto Golf Club. We motored out there one day and who should open the door of the car for me but the second porter of The Rag. I felt that I had never left London". "The Rag" is the familiar nickname given to the Army and Navy Club.

The bird-houses in the garden of "The Hermitage" suddenly seemed to sprout wings when, with a delicious flutter of snowy feathers, a bevy of doves circled above the guests at the garden wedding of Miss Mary Ruddy to Mr. Hamilton des Barres Sims, son of the Rev. Robert Sims and Mrs. Sims. Mr. and Mrs. E. L. Ruddy are in residence at their country house overlooking the lovely dales and vales of Pickering, Ontario, and that sunny day shone as if made for marriage.

Canon Cody performed the ceremony at a floral altar set between the Ionic columns of the southern

verandah and on the door behind hung a gorgeous tapestry of flowers for reredos. The bride's gown was of the shade of the sky—in chiffon and lace—with wide-brimmed hat to match, a touch of pink tulle and the mauve orchids of her luscious bouquet following a fashionable trend. Her only attendant, Miss Eleanor Ross, wore petal-pink chiffon, also the colour of her large hat which flared in dashing style to reveal a halo of flat blue flowers and—an intriguing touch—both she and the bride were wearing quaint mittens made from the material of their gowns. When we managed to get near the bridal party which received in the great two-storyed living-room we could then see how really charming the bride and her bridesmaid looked. Mrs. Ruddy in a handsome lace gown of beige and Mrs. Sims wearing floral chiffon in brown and orange shades, received also and of course there was a best man too, Mr. Charles Stewart of Barrie the father of both bride and groom but do men ever count at a wedding?

As a matter of fact—men were most awfully useful at this wedding where the little tables set out amid a spacious garden seemed a colossal distance from the champagne coolers and as they were particularly nice men they worked gallantly. I recommend that in future all the smartest weddings should include such invaluable assets as Mr. George Wilson, Mr. Arthur King, Mr. Bruce King, Mr. Frank Stone, Mr. Clarke Ashworth, Mr. Adair Gibson and Mr. Albert Jameson who were not only useful but ornamental in fastidious morning clothes. Then there were Mr. Ed. Bickle, Mr. Latham Burns and Mr. Boris Hamborg—wearing the very last word in flannels for country weddings and after all this male grandeur it is only fair to state that not even the vividly plumed macaw in its silver loop attracted more attention than some of the women's clothes.

Mrs. Gordon Finch, Mrs. Victor Ross, Mrs. Arthur King and Mrs. Frank Stone all wore stunning frocks. Mrs. Will Inglis all in white and Mrs. John Gunn in brown, and Mrs. Wallace Barrett, Mrs. Horace Hunter, and Mr. Sam Gundy were just a few others noticed and I had a long chat with Mrs. Van Allen who is off again shortly to Italy with her daughter Marjorie. Miss Rhoda Howe was among the prettiest of the younger set and among the young marrieds was Mrs. Latham Burns who had driven up from Cobourg where everything is merry and bright.

Gleaned from Cobourg news I gather that aperitif parties are important events and noticed at one last week were Mrs. A. P. Burritt, Mrs. Stephen Haas, Mrs. Jimmy Forgie, Miss Mildred Brock, Mrs. Ted Coke, Mrs. Victor Cawthra and Mrs. Bill Christie and afterwards Mr. Carroll Fitzhugh from Pittsburgh, who has a most lovely summer place there, entertained informally.



The original kitchen in "The High," Oxford, occupied the site of the famous old Angel Hotel; here, at this romantic coaching house, Mrs. Frank Cooper made her first "OXFORD" Marmalade in the year 1874.

As a convincing proof of the excellence of "Oxford" Marmalade, it has been in constant use by the Royal Household, Army Messes, Clubs, University Athletes, etc., for over fifty years.

FRANK COOPER . . OXFORD
LIMITED ENGLAND

See Exhibit at Stand No. 105
British Section of Exhibition

Two Glorious Vacation Cruises
on the sky-blue waters of Lake Huron

Owen Sound to Mackinac and Return
A WONDERFUL five day vacation spent aboard the S.S. Manitoulin. Enjoy this restful cruise. Sailing from Owen Sound to Mackinac every Monday, returning Saturday. Return fare including meals and berth, \$35.00. Service begins June 29th.

Owen Sound to the Soo and Return
Special excursion rates on a luxuriously comfortable ship, MS. Normac leaves Owen Sound for Sault Ste. Marie each Thursday, returns Tuesday mornings. Round trip fare including meals and berth only \$28. Service begins July 16th.

Week-End Trips
S.S. Manitoulin leaves Owen Sound every Saturday evening for Manitoulin Island, calling at Killarney, Little Current and Manitowaning. Returns Monday morning. Fare, including meals and berth, \$10.00. Commencing June 27th.

Ferry Service to Manitoulin Island
The ferry steamer Kagawong makes two trips daily between Tobermory, at the head of Bruce Peninsula, and South Bay on Manitoulin Island. Fares: \$3.00 per person, exclusive of meals. Service begins July 1st.

For reservations and complete information ask any railway or steamship agent, or write or phone:

Owen Sound Transportation Company, Limited
Owen Sound, Ontario



SUPERFINE LINEN RECORD
Inscription has become writing or typing . . . and Canada's contribution to the world's recording and correspondence media is headed by its finest all-tag paper, Superfine Linen Record. For your more important hand-written or dictated correspondence, vital records and legal forms.

The famous 'R' Shield watermark identifies Superfine Linen Record, Rolland Antique, Earscliffe Linen Bond, Colonial Bond, Mount Royal Bond and that most popular of general utility sheets, Service Bond.



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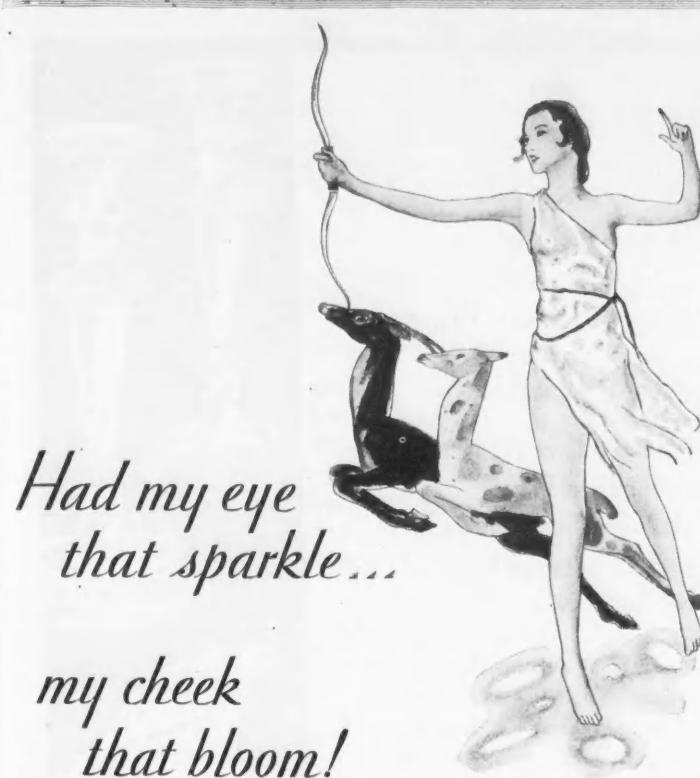
At Every Point of the Compass
Cuticura Preparations
Await Your Approval

The Soap, pure and fragrant, used daily, cleanses and purifies, the Ointment, antiseptic and healing, removes pimples or rashes, the Talcum, pure and smooth, is ideal after bathing and shaving.

The new Cuticura Shaving Cream gives a rich, creamy lather that remains moist throughout the shave.

Sold everywhere. Soap 15c, Ointment 25c, and 50c. Talcum 15c. Cuticura Soap and Ointment Depot J. T. Wait Company, Ltd., Montreal. Try the new Cuticura Shaving Cream.





Many a woman's secret is not expensive beauty parlors, but a good cream and a saline laxative!

THE good that care and creams have done the skin is not to be denied or minimized. And we commend, in no uncertain terms, the good effect of careful grooming.

But we also insist that true beauty—clear complexions—healthy, fresh and flawless skins come from within as well as from without.

Lack of internal cleanliness stops many a woman from having a complexion clear and fine. Physicians everywhere testify to this truth. And so thoroughly do European women believe in internal cleanliness that every season they visit the famous saline springs—Vichy, Carlsbad, Wiesbaden—and there by drinking the health-giving waters, rid themselves of constipation and find again their youth and beauty.

Sal Hepatica

SALINES are the mode in the world over because they are wonderful antacids



as well as laxatives... And they never have the tendency to make their takers stout!



A risk no woman should take

health risk in ill-made substitutes for Kotex

NO woman should deliberately risk health by using a sanitary pad of doubtful hygienic value. Yet that is what you do, if you accept a substitute because it merely looks like Kotex.

You should ask how this substitute was made. Where? By whom? Would a hospital use it?

Be assured

Trust no pad that cannot answer these questions to your entire satisfaction. Every woman, at these times, needs the purity of Kotex. Its absolute impeccability. Kotex is made with hospital care. Its use in hospitals proves that. This assurance is worth everything to you—for more than the few pennies you may save by accepting a substitute of whose makers you know nothing.

Kotex is packed by machines and hygienically sealed in dust proof

WEAR ON EITHER SIDE

1. Can be worn on either side with equal comfort. No embarrassment.
2. Kotex is soft... Not merely an apparent softness that soon packs into chafing hardness. But a delicate, lasting softness.
3. The Kotex absorbent is the identical material used by surgeons in Canada's leading hospitals.
4. Disposable. Instantly, completely.

boxes. Kotex is adjustable. May be worn on either side with safety. The gauze is specially treated to make it amazingly soft and non-chafing.

KOTEX
MADE IN CANADA

Mr. Victor Ross's country-house near Pickering—it was built by Lord Clarendon when he was farming in Canada—is an ideal place from which to recuperate after wedding festivities. About twenty of us drove over there for buffet supper after the Sims-Ruddy wedding and amid its restful charm meandered in the sunken garden or crooned Southern spirituels in the cheery chintz music-room or browsed among the treasures of the library where two Bertolozzi engravings of Holbeins—"as in His Majesty's collection"—interested me most. And then, under the light of an August moon we walked through the woods, tree-trunks etched fantastically against the black waters of the lake, and there came upon the perfect replica of a Hudson Bay Post complete with log palisades and a real birch-bark canoe made by Chief Bigwin himself! The canoe is such a perfect specimen that Mr. Ross intends presenting it as a museum piece.

I have been visiting another Ontario country-house, "Broxtowe" belonging to Colonel and Mrs. Henry Brock whose Brock ancestors owned that glorious Saltwood Castle in Kent before the See of Canterbury claimed it in mediæval times. Canon and Mrs. Plumptre came to Broxtowe for tea one day and the latter, who has the distinction of being the only woman delegate to represent Canada at the League of Nations' next Geneva conference, told me she was sailing on August 19th. Somebody was saying that the League has a marvellous system for instantaneously translating speeches and it would seem that all one has to do is to sit tight with ear-phones attached—press a button—and presto—whether it be Greek or jargon, one listens in in one's own language!

But Mrs. Plumptre is a most active woman. She was furiously brushing up her own French and no doubt with her accomplishments it will be perfected by the time she lands at Cherbourg for I suggested—knowing Senator Beaubien's unfailing gallantry—that she practice on him! He is also one of the delegates.

My Victoria correspondent writes:

Mrs. James Dunsmuir, of Hatley Park, is entertaining a large house party this summer, as all her daughters and several of her sons-in-law and grandchildren have come out to stay with her.

Mrs. Arthur Bromley, (the former May Dunsmuir) is back after an absence of eleven years, with her eldest son, Rupert. Colonel Audain, who comes out every summer for the fishing, is here with Miss Laura Audain and Mr. James Audain. Mrs. Robert Droust, the former Bessie Dunsmuir, is here from the south of France with her husband and her two sons by her first marriage, Eddy and Sandy Hope.

Mrs. Cavendish, who was Dola Dunsmuir, is here for a few weeks before she dashes back to look after her Antique Shop in London, in which she takes a great interest. Mrs. Stevenson, the former Marion Dunsmuir, came out with her from her home in Paris, and Mrs. Wingfield, who was Muriel Dunsmuir, arrived a few days ago and is to be followed shortly by Captain Wingfield, as they are building a charming home on part of the Hatley Estate. Mrs. Selden Humphreys has come up from her lovely home in Beverley Hills, California, which she bought last year, accompanied by Misses Joan, Jill and Judy Humphreys. Major Humphreys has also arrived from England, accompanied by Master Jim Humphreys, who is there at school.

Victoria news is full of parties. Numerous luncheons and bridges have been given for Miss Evelyn Dewdney, daughter of Mr. and Mrs. E. P. Dewdney of Trail, and great niece of the late Hon. Edgar Dewdney, former Lieut.-Governor of British Columbia, who is visiting Mrs. Lorne Campbell and Mr. Lorne Campbell and Mr. John Charlewood gave a jolly dance at Hamsterley in her honor.

Another relative of a former B.C. Governor, Miss Marion Ferris, of Seattle, granddaughter of the late Hon. E. G. Prior, is being entertained also in Victoria where she is visiting (after an Alaska trip) her uncle and aunt, Judge and Mrs. P. S. Lampman at "Hillside", The Uplands. Another aunt, the Hon. Mrs. F. G. Hood, gave a delightful tea for her niece. And nephews, too, are not being neglected. For instance, Miss Ogilvie and Mr. Lorne Ogilvie gave a dinner-dance for their nephews, Mr. Douglas and Mr. Lorne Ogilvie who

were visiting from Montreal. Among the guests were the Misses Jean Gillespie, Daphne Allen, Elinor Heisterman, Betty Bechtel, Christie Semmes, Dallas Homer-Dixon, Rosemary Johnston, and Messrs. John Charlewood, Ian Drum, Herbert Hammond, Charles Heisterman and Tom Christie.

Commander and Mrs. Lambert are back from China visiting the latter's parents, Mr. and Mrs. Fred Jones, and the Misses Lena and Muriel Galt were hostesses at luncheon for Mrs. Lambert. And other lunch hostesses that same week in Victoria were Mrs. C. W. Rhodes, Miss Agnew and Mrs. C. J. Spratt—all of whom entertained for the latter's guests, Miss Mary Smith and Miss Ora Shunk of Berkeley, California. Mrs. Spratt's guests included Mrs. C. P. Hill, Mrs. J. R. Totten of New York, Mrs. J. W. Troup, Mrs. F. D. Little, Mrs. C. W. Rhodes, Mrs. Stuart Robertson, Mrs. T. S. Gore, Mrs. R. P. Butchart and Mrs. Albert Griffiths.

Polo, tennis and the visit of H.M.S. *Dragon* inspired one of the gayest social weeks in Vancouver. Mr. and Mrs. Eric Hamber gave a dance at the Jericho Country Club and officers of H.M.S. *Dragon* gave their dance after the tennis finals. One of the jolliest parties was the dinner given by the Misses Louise and Trudeau Spencer, the daughters of Mr. and Mrs. Victor Spencer, before the Rowing Club dance. Their guests included the Misses Jane Billings, Elizabeth Brooks, Betty Gordon, Barbara Huning, Betty Bonallie, Polly Driscoll, Norreen Macaulay, Alice Macaulay, Nancy Symes and Messrs. Pat Williams, Tom McDonald, Dean Sils, David Thomas, Harvey King, Joe Greer, Bill Cameron, Jack Larson and Bill Merritt.

His Honour Hugh H. McLean, Governor of New Brunswick and his daughter, Mrs. Henry N. Stetson, held a reception at "The Grove", Rothesay, on Wednesday of last week in honor of Commander P. W. Nelles and officers of H.M.C.S. *Saguenay*, the new Canadian destroyer now at Saint John. Tea was served on the veranda overlooking the beautiful Kennebecasis river, Miss Maud McLean, sister of the Governor, presiding. Receiving with His Honor were his daughter, Mrs. Stetson, and granddaughter, Miss Jean Stetson. A large number of guests were present.

Mrs. Leonard Tilley entertained at a very enjoyable luncheon at her pretty summer home in Rothesay in honor of Senator Cairine Wilson, who was in the city of Saint John to address the Fundy Convention of the Women's Institute, of which she is Honorary President. Colorful garden flowers adorned the beautifully arranged luncheon table.

The deMonts Chapter I.O.D.E. of Saint John held its annual garden party on the beautiful grounds of Birchholm, Rothesay, the residence of Mrs. William Pugsley. This fete has, because of its many delightful features, become one of the chief outdoor entertainments held during the summer in Saint John. As usual, the parade of the children, each one costumed according to his or her fancy, formed probably the most attractive novelty of the afternoon, although with games, and prettily arranged booths, where fancy work, candy and home cooking delicacies were handed out by members to willing purchasers, the attractions were many and varied. Bridge and tea were also enjoyed, the young ladies at the tea tables wearing attractive cambric dresses and sunbonnets and cambric tea cloths were used on the tables spread on the lawn. Mrs. M. B. Edwards as regent, was general convenor, with the members assisting in every way possible, making a great success of this year's fete.

Mrs. Harvey Roy of Montreal, is the guest of Mrs. W. G. Throsby, also of Montreal, who is spending the summer in Rothesay, N.B. Mrs. Roy has been the *raison d'être* for many delightful bridges and teas since her arrival. Mrs. John E. Sayre entertained at luncheon for Mrs. Roy at her residence in Rothesay last week. On Wednesday Mrs. Pollard Lewin was hostess at luncheon in honor of the visitor and on Thursday Mrs. Throsby was hostess at luncheon and bridge for Mrs. Roy.

Mr. and Mrs. C. J. Yorath of Calgary, entertained at dinner last week in honor of Miss Francis Fraser and Mr. Richard Roseveare whose marriage takes place shortly. Among the guests were Mr. and Mrs. J. B. Cross, Miss Ger-



Tweed Silk Frocks

have the new "trimness"

The strict, clean-cut effect of the tailleur—the new "trimness" is in evidence in these Tweed Silk Frocks. They're one of the outstandingly important fashions for early autumn. The sketch is selected from a moderately priced group at \$17.50.

—It's the neckline of this frock that's important, the imposing buttons and cleverly gored, trim skirt. At \$17.50.

Moderately Priced Frocks—
Third Floor

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Going to Honolulu this year? You can sail by the Canadian Pacific White Empress fleet, comprising the largest, fastest ships on the Pacific! For, en route to the Orient, the huge new Empress of Japan and the luxurious Empress of Canada sail via Honolulu.

DIRECT TO THE ORIENT
You sail by the palatial Empress of Russia or Empress of Asia. These ships bring the Orient closer. All Empresses sail from Vancouver (trains direct to ship's side) and Victoria.

Low cost round trip summer fares—
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"TRADE WITH THE ORIENT"

THE WENTWORTH ARMS
HAMILTON, CANADA

On the main highway between Toronto and Niagara—opposite Court House facing a lovely park offers a delightful home atmosphere to discriminating motorists—Special rates for tourist parties.

Book now for accommodation for Canadian National Exhibition, Toronto.

GO AHEAD, ZOO ME!

A ptarmigan's pestle, I'm ptold,
Ptd up by a ptouch of ptomaine;
A gnu's gnever gnetted by gnevers,
A dhole dhoesn't dhowell like a Dhane;

A xerus combines xest and xéal,
A llama likies lliver and llimes—
(Zoological dhtails pthat gnever lack charm,
Pthough I've heard pthem a gnumber of ptimes.)

—E. B. Crosswhite, in *Life*

The barbers of Guayaquil, which is in Ecuador, have asked their government to forbid the importation of American safety razors, which they say are ruining the barber business. Another bad feature of safety razors, from the South American point of view, is that they are virtually useless in a revolution.—*Spokane Spokesman-Review*.

Announcements

BIRTHS - ENGAGEMENTS
MARRIAGES - DEATHS
\$1.00 PER INSERTION
Paid in advance
All Notices must have the Name and Address
of the Sender.

ENGAGEMENTS

Mr. and Mrs. J. W. Bessie, of Georgetown, Ontario, wish to announce the engagement of their daughter, Mildred Catherine, to Dr. Carl Smith, M.A., son of Mr. and Mrs. A. J. Smith, of Kitchener, Ontario. The marriage is to take place on September 19th at Walmer Road Baptist Church, Toronto.

Mrs. Joseph R. Davis announces the engagement of her daughter, Grace Estelle Margaret (Stella), to Dr. Donald B. Sayre, son of Mr. and Mrs. Mulford J. Sayre, marriage to take place on Saturday, September 12, at St. Matthias' Church, Toronto.

KEEP YOUNG

A Beautiful Skin

MANY FLOWERS COLD CREAM SOAP used regularly for your toilet helps to keep your hands, your face, your entire body youthful. The COLD CREAM content nourishes, soothes and cleanses your Skin, keeping your Skin beautiful.

SOLD EVERYWHERE

SOCIAL CALENDAR

Engagements

The engagement is announced from Paris of James W. Thornton, son of Sir Henry Thornton, chairman of the Canadian National Railways, and Miss Elena Von Mumma, daughter of Hermann Von Mumma, now of Frankford, Germany, who had large interests near Rheims, in the champagne district, France, before the war. The Von Mummas have also a villa near Schloss Johannsberg, on the Rhine. The marriage will take place at this villa on September 12, after which Mr. Thornton and his bride will proceed to Montreal.

Mr. and Mrs. George H. Montgomery, of Boston, announce the engagement of their eldest daughter, Marion Jean, to Mr. Grant B. Burn of Montreal, the marriage to take place quietly in September. Mr. Montgomery is manager of the Bank of Nova Scotia in Boston.

The marriage of Madeleine, daughter of Mr. and Mrs. W. H. De Blois, Cote des Neiges road, to Dr. Edmund E. Watson, of Queen's University, Kingston, son of Mr. and Mrs. C. W. Watson, of Montserrat, B.W.L., has been arranged to take place quietly on Tuesday evening, September 1, at seven o'clock, at Erskine Church.

The engagement is announced of Iva Beryl, daughter of Mr. John McLean, Alexandra Boulevard, Toronto, to Mr. James McAvity Sharp, son of Major and Mrs. J. Otty Sharp, Spadina Road. The marriage is to take place quietly in September, in Stayner.

The engagement is announced of Eleanore (Lena) daughter of the late Dr. D. D. MacDonald and of Mrs. MacDonald of Alexandria, Ont., to Mr. Harold Wilfred Vaughan, of Montreal, son of the late Mr. C. M. Vaughan, and of Mrs. Vaughan, of Wolfville, N.S., and Boston. The marriage will take place in September.

Travellers

The Viscount Duncannon has returned to Government House, Ottawa, from Montreal.

Lady Moyra Ponsonby, accompanied by Miss Hitzscher, has returned to Government House, Ottawa, from St. Andrews-by-the-Sea.

Sir George and Lady Perley, Ottawa, have returned from Thirty-One Mile Lake where they were the guests of Mr. and Mrs. P. D. Ross.

Mr. Steven Cartwright has returned from Oxford and is spending his vacation with his parents, Brigadier-General and Mrs. G. S. Cartwright, Toronto.

Mrs. Charles Sheard and Mrs. Joseph L. Sheard, Toronto, are spending some time at the Royal Muskoka.

Hon. I. M. Tokugawa, Japanese Minister to Canada, with his son, Mr. Ieyoshi Tokugawa and his daughter, Miss Toyo Tokugawa, were recent visitors in Toronto.

Sir John Dashwood, of England, is spending some time in Canada.

Mr. Alfred Rogers, Toronto, has returned from a brief trip to England.

Right Rev. Dr. W. T. Hallam, Bishop-elect of Saskatchewan, and Mrs. Hallam have gone to Tobeermore, Ont., in the Bruce Peninsula, for part of August. When they go to Saskatchewan two of their family will remain in the east, Mr. Cyril Hallam, who goes to Windsor as mathematical master, and Miss Isabella Hallam, who is on the Hamilton school staff.

Lord Shaughnessy and his daughter, Hon. Anne Shaughnessy, who has been at school in England, have arrived in Quebec and are leaving for St. Andrews-by-the-Sea.

The Right Hon. Lord Beaverbrook, Lord Castlerosse and Major Andrew Holt, are spending some time in New Brunswick.

Mrs. John D. Hay and Dr. and Mrs. Wilson, of London, England, and their young son, Robert, were week-end guests of Mrs. Hendrie at the "Holmstead", Hamilton.

Judge Arthur Fitzpatrick, Quebec, has joined his family at their summer home at Murray Bay.

Sir Campbell Stuart and Mrs. Ernest Stuart, of London, England, who have been at the Ritz-Carlton in Montreal, are leaving for Ottawa.

Count and Countess Bielenowski, Toronto, returned last week from the Kawartha Lakes and are now at Algonquin Park.

Dr. Brock Brown and Miss Kay Brown, Toronto, are spending the summer at their cottage in Algonquin Park.

Mr. Henry B. MacDonald and Miss Eldred MacDonald and Mrs. Hilliard Robinson, Toronto, have been spending some time at the Royal Muskoka.

Mr. and Mrs. Rudolph de Trafford and Mrs. Menzies, who have been the guests of Colonel and Mrs. Reginald Chaplin in Vancouver, B.C., have left for their home in England.

Mr. and Mrs. John Archibald and Miss Sheila Archibald, of Montreal, are spending the summer in Vancouver, B.C.

Mr. and Mrs. A. L. Hager, of Vancouver, are visiting their daughter and son-in-law, Dr. and Mrs. William Lister Rogers in San Francisco.

Dr. Henry G. Robb, Toronto, who has been in Calgary and Banff, has returned home.

Miss Lenore Ivey is visiting her mother, Mrs. J. D. Ivey, in Toronto, and will return to Paris, France, in the early Autumn.

Lt.-Colonel J. G. Garneau, of Ottawa, was a recent guest at the Banff Springs Hotel.

Hon. J. H. King and Mrs. King spent a short while at Jasper Park Lodge en route to their home in Vancouver.

Mrs. T. Carleton Allan of Fredericton, Mrs. J. W. Young-Smith of Shediac and her sister, Mrs. MacDonald of Montreal, were at Rothesay.

say this week to attend the garden party of de Monts Chapter I.O.D.E.

Mrs. Campbell Macdonald, Toronto, spent the week-end at the Caledon Club.

Col. Eugene-Mackay Papineau, Montreal, and Col. D. B. Papineau, Quebec, have returned from a trip to the Maritime Provinces.

Major-General E. C. Ashton, Toronto, who has been spending two weeks at his summer cottage, South March, has returned to Toronto.

Mr. Frank Arnaldi, Toronto, and Miss Joan Arnaldi, Toronto, were recent guests at the Caledon Club.

Mrs. T. W. Waterman, accompanied by Miss Bertha Hallon Smith, motored from her home in Rhode Island to visit her son, Mr. Ely Eliot Palmer, American Consul General in Vancouver, and Mrs. Palmer.

Rev. Canon Cody and Mrs. Cody, Toronto, returned home from England last week.

Mrs. Leon Ladner and her two daughters, Helen and Yvonne, of Vancouver, B.C., have sailed for Europe where the two girls are to be left at school. Miss Beatrice and Master Tom Ladner accompanied their mother and elder sisters.

Colonel and Mrs. George Patterson Murphy, Ottawa, have returned from Thirty-One Mile Lake.

Mr. and Mrs. Bruce Robertson and Mr. and Mrs. Alan Robertson, of Vancouver, B.C., are the guests of Senator and Mrs. G. H. Barnard, "Duvals", Victoria, B.C.

Col. and Mrs. Norman Alexander and son, of Toronto, are at the Royal Muskoka.

Miss Margaret Ferguson, of Winnipeg, spent the week-end with Mrs. Donald McIntyre at Keweenaw.

Miss Isabel Ross, Toronto, is spending some time with Mrs. Hendrie at French River.

Miss Eileen Keator of Halifax, is the guest of her aunts, the Misses Sidney Smith, at their cottage in Rothesay Park, N.B. Mrs. Gillis Keator, sister of the Misses Smith, is expected to arrive from Halifax to visit her sisters in Rothesay.

Hon. Ernest and Mrs. Lapointe, of Ottawa, were recent guests of the Lieutenant-Governor of Quebec and Mrs. Carroll at Spencerwood, Que.

Rt. Hon. the Chief Justice of Canada and Mrs. Anglin have returned to Ottawa from a motor trip to the Maritime Provinces.

Lady Windle, who has been spending a short while at Georgian Bay, is visiting Mr. and Mrs. Merrill Denison at Bon Echo.

Miss Vera A. Marlatt and Miss Lillis Marlatt are at the Royal Muskoka.

Miss Louise Cutliffe, of Brantford, has returned from Halifax, where she was visiting Miss Jacqueline Dumarais.

Miss Marjorie Dunn, of Winnipeg, who has been spending her vacation with her mother, Mrs. T. R. Dunn, at St. Andrews-by-the-Sea, has left for Bermuda to be one of the bridesmaids at the wedding of Miss Margaret North to Mr. Henry H. Barnett.

Mr. and Mrs. G. Larratt Smith, Toronto, were recent guests at Jasper Park Lodge, Alberta.

Mrs. George M. Thomson, Caledonia, and Mrs. Cyril Knight, Toronto, are on a motor trip to the Maritime Provinces.

Mr. Julius Griffiths Jr., has arrived from London, England, to spend the summer with his parents, Mr. and Mrs. Julius Griffiths, in Vancouver, B.C.

Mrs. Douglas Laird, of Winnipeg, and her children, are spending the summer months in Victoria, B.C.

Mrs. Edward Dunlop, wife of the Hon. E. A. Dunlop, and Miss Jean Dunlop, Toronto and Pembroke, have sailed on the "Duchess of Bedford" for England.

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SATURDAY NIGHT

BUSINESS

FINANCE

GOLD & DROSS

INSURANCE

THE MARKET

Safety for
the Investor

TORONTO, CANADA, AUGUST 22, 1931

P. M. Richards,
Financial Editor

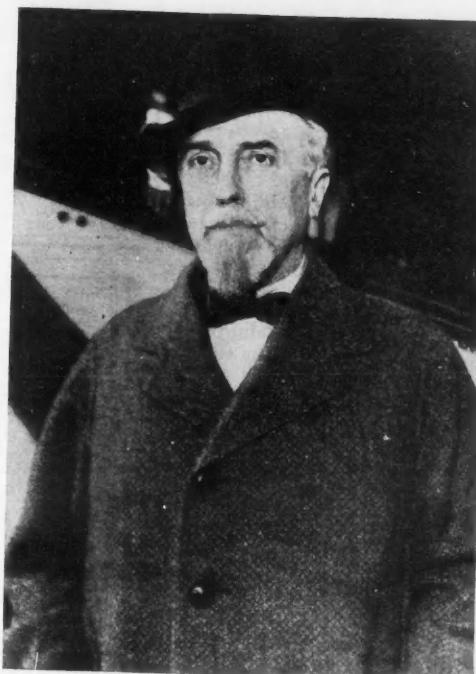
THE REAL SITUATION IN THE WEST

Prairie Farmers By No Means All Ruined—Great Majority Well Able to Carry On—Basis of Western Agriculture as Sound as Ever

By OLIVER W. MACDONALD

Class C.

Farmers who, because of having "overheld the market" — because of poor crops and conditions generally, have a mortgage which is one or



ON VISIT TO CANADA

International financial negotiations following the Hoover moratorium. Considerable surprise has been expressed that the Governor should leave Britain in view of the present domestic crisis, but the Bank has officially announced that Mr. Norman is acting under orders of his physicians.

two years in arrears in payment of interest. Principal reduced in most cases; a good crop with fair prices will see them in Class B. Taxes paid, or partly paid. About 20%

Class D.

Farmers who have a mortgage and other debts, who will require aid this season but who will with the return of normal times recover to Class B, or who, if unfortunate or improvident in affairs, may pass to Class E below. About 15% Class E.

Farmers who will have to make some arrangements with their creditors and will need from 10% to 50% written off. Farmers facing foreclosure which does not necessarily mean loss to the mortgage company. About 10%

THERE is the picture roughly—not exactly. There are mortgage companies, and mortgage departments of life insurance that have as high as 97% of the interest due, paid, in normal times.

Bankers have ceased loaning on crop prospects only. They had to write off quite a little for advances of this nature in the past and found it unsound. There is, however, a fairly large sum due to bankers for advances against pool participation certificates. Had the pool paid ten cents per bushel more in 1928 and twenty cents more in 1929 most of this indebtedness would have been liquidated. The 1929 price and prospects for an advance in price "fooled" almost everyone—grain dealers, bankers, farmers, loan men and even some of these stalwart traders whose word had become synonymous with success. The masses were wrong. They had a splendid confidence, with little to support it; now we have a dismal lack of confidence with just as little to excuse it.

Much has been said about farmers buying gasoline tractors and the latest machinery. The farmer is no more guilty than business men and large corporations. Did not the men of the depression of 1890 to 1894 a top buggy and a team of horses drew the same fire.

It should be understood that the people who bought these have, with rare exceptions, paid for them. The

(Continued on Page 21)

(Editor's Note: The writer of this article well knows whereof he speaks. He has been in the credit-granting business for the past thirty years, twenty of them as Loan Inspector for the Sun Life Assurance Company while later he has held the same position for the Farm Loan Board at Regina).

SATURDAY NIGHT'S article "Facing Western Facts", by Senator H. W. Laird, is very interesting in that it is the expression of opinion of one whose experience has been lengthy and varied and whose integrity cannot be doubted. It would be hard to get a better example of just what "the man in the street" is saying today. It is the consensus of opinion of the masses who, fortunately, are usually wrong.

In these times it is much easier to become pessimistic than optimistic, for fear is more easily inspired than hope, so since we have had the side of the fearful, is it not fair that we should have the other side too? An examination of the facts as regards mortgage companies and banks more fully will perhaps give us a fairer view of actual conditions.

The idea that the western farmers are a regiment of soldiers all keeping step financially should be discarded. Some are well-to-do, some are poor, and there are all sorts in between. Further, the West is not "a vast alluvial plain covered with a rich chocolate loam." We have soils, some rich and fat, some hungry and unproductive, mixed all through like stripes on a tiger or spots on a leopard.

There are farmers in the West who will have to make some sort of composition arrangements with their creditors; some debts will have to be written off, from twenty to fifty per cent, but to insinuate that all our farmers will have to face a "show down" and have their debts "shaved" is foolishness. We have seen the shadows of the picture; let us now look on the whole of it.

OUR farmers may be classified as follows:—

Class A.

Farmers, who own land and chattels clear of debt, who have money in the bank and investments in government bonds, etc., etc.

Class B.

Farmers who have no debts except a mortgage. Interest paid and principal reduced. Taxes paid. About 35%

EMPIRE TRADE OUTLOOK ENCOURAGING

Trade Treaty With Australia Gives New Momentum—British Market As Three to One Compared With American for Canadian Products

By J. ALEX. AIKIN

THE series of reverses for Empire trade in recent years unite to dampen the ardor with which its proponents put forward their programs and to make clear the fact that where a trade plan becomes a political issue, the outcome is in doubt. The Dunning budget was carefully framed in 1930 to win support of the industrial interests of the central and eastern provinces. The generous tariff revision extending the preference to British goods made direct appeal to the western provinces.

But the adverse economic conditions which had settled down on the land from coast to coast, the mismanagement of the grain export trade by the pool promoters, together with increasing unemployment and restricted trade demand, side-tracked the well prepared budget plan to an extent which brought out a decision not directly on the government's proposals nor even on the tariff policy of the Opposition. The verdict of 1930 was rather an expression of discontent with the entire situation and outlook for trade and industry.

It will be recalled that in 1911, when Laurier and Fielding appealed to the country on the reciprocity pact, the Liberals felt sure of their prospects, since they had a substantial proposal to offer the Canadian people in line with the former objectives of Macdonald, Tilley, Galt and Tupper. But times had changed, and meantime between negotiation of the pact early in the year and the election September 21, the Opposition succeeded in undermining the carefully made campaign plans to an extent which, along with the confusion associated with the Laurier navy policy in Quebec resulted in a Liberal defeat.

It is probable that had Laurier dissolved Parliament early in the year and appealed to the electors in the Spring he would have carried the country, with all that would have meant for Canada during the war period. Imperial conferences have proven unlucky with Liberal leaders.

The Bennett appeal for a reciprocal imperial preference at the 1930 imperial economic conference and its rejection by the Macdonald ministry, together with support for the plan by the other dominions, particularly Australia and South Africa to be followed by the failure of the adjourned meeting to gather at Ottawa in 1931, left the entire question in the region of doubt. The working coalition of Labor and Liberals at Westminster, the indecisive results of the Beaverbrook empire trade plan, and the lack of opportunity for Stanley Baldwin to try out his varying proposals, added to the confusion of the entire question of empire trade which remains in a most unsatisfactory condition.

THE situation for Canada in particular was made more acute when New Zealand denounced the trade pact in consequence of the excessive tariff rates applied on dairy products. However, the situation has changed for the better by negotiation of the trade treaty with Australia and ratification by the Parliament of Canada. The pact is just an instance of how trade may be promoted by two nations which cherish like sentiments and adhere to similar fiscal policies. Both countries are ambitious to develop domestic industries, both are large producers of primary products, yet differing in climate and products sufficiently to make it desirable and profitable to seek for trade development. In the treaty negotiated, Canada and Australia have adopted the British preferential tariff principle so fully that 415 out of 433 items are on that basis of rates and six others on the intermediate rate.

The prospect is for an important growth in trade between the two countries. Wise provision was made for elastic means of tariff revision from time to time, of which either or both these self-conscious states are likely to take advantage early and often. This replaces the Robb trade pact of 1925 which proved to be advantageous to Canada. For the five years, 1925-29 inclusive, Canadian imports from Australia averaged \$4,131,877 and exports \$16,014,492. It is anticipated that under the new treaty trade will show a more even balance.

The experience with New Zealand should help to save Canada from permitting such errors in trade relations to occur. We have learned in the past year that an import duty of 8 cents a pound on butter is not sufficient to maintain prices in a depression. Imports of New Zealand butter, even under the high rate, had to be held back by arrangement, and it now appears as if a rate of 4 cents, or at most 5 cents a pound, will serve every good purpose and might have been used to preserve good trade relations with this former good customer. For the 12 months ending June 30, 1931, Canadian imports from New Zealand were \$3,511,942 and exports \$10,193,200 for the same period. For the previous 12 months the trade was greater, imports being at \$17,452,479 and exports \$18,765,745.

It is understood that a new pact will be negotiated, for which Canada is ready, in line with the Bennett policy of trade pact revision. The success of the trade pacts with the West Indies and South Africa, and the growing use of products from those

lands by Canadians, especially fruit, testifies to the practical wisdom of trading favorably with our own people.

In the discussion of Empire trade at the Williamsport Institute of Politics, Professor Frank H. Underhill directed attention to the economic nationalism of the British dominions which determines that domestic markets shall be kept for local products. It is a fact however, that the salient weakness of the Canadian trading front is not the competition of British industry so much as American. Proximity to the Canadian market mass production of so many lines of commodities suited to Canadian demands, makes it inevitable that the Canadian tariff will be framed to meet that competition in particular.

(Continued on Page 19)



ISSUES EXCELLENT REPORT

Following the issuing of a very satisfactory annual report, S. A. Morse, President of the Union Gas Company of Canada, Ltd., has announced that the company contemplates important permanent financing at an early date. Formerly the Union Natural Gas Company, Union Gas has shown a steady record of progress and now ranks as one of the most important public utility companies in Eastern Canada.



BUSINESS is certainly pretty flat right now, but it's going to get better. And it's going to get better before you and I are much older. True, you've heard this said a hundred times in the last two years, but it's truer today than it ever was. Business is going to improve and the disbelief of a million pessimists will not alter the fact. Improvement must come if for no other reason than that the great majority of people the world over are today in increasingly urgent need of new commodities of all kinds to replace those worn out, together with the fact that industrial production will have to be speeded up to meet this demand.

EVERY business recovery on record has begun in just this manner, and there is no reason why the one just ahead should be any exception to the rule. People can do without new clothes, shoes, automobile tires and rugs for only so long; when the need is sufficiently acute those who have the price will go out and buy them. And when they buy they will find that their money goes further than it has for many years; that goods of high quality can today be acquired for the price of an inferior article a couple of years ago; that, in fact, it's thoroughly good business to buy now. And when their friends see their bargains they will be stimulated to buy, too.

SO THE wheels of industry will be set turning at a normal speed once again. It sounds simple; much too simple for those whose attention is fixed on international credits, European finance, currency problems, etc. We the rest of the world produced more of everything than could be consumed under our existing economic and social scheme of things, and so surplus goods accumulated, production had to slow down and workers were thrown out of employment.

WHILE the course of events has made us all familiar with this process, many of us have not stopped to consider its obvious limitations and that not only does the number of unemployed, distressingly large as it is, represent but a very minor proportion of the total workers, but that the great increase in the purchasing power of money more than offsets, on the average, the loss of income caused by wage and dividend cuts. Actually the great majority of workers today have a substantially greater individual purchasing power than they had in 1928 or 1929, and sooner or later they will use it.

JUDGING by the larger retail sales now being reported for commodities such as clothing and shoes, it is likely to be sooner. And when that time comes, we shall probably be astonished to discover how rapidly all these profound problems of world credit and business relationships roll away. In every previous depression the world has chafed under difficulties that seemed at the time to be no less serious than ours today, and in every case has forgotten them with surprising ease as soon as the upturn in trade got well under way.



THAT we can count upon an important measure of recovery from the present depressed state of business is, I believe, certain, but the extent to which that recovery proceeds and the period of its duration depend a great deal on the progress, if any, that we make in remedying, from the root upward, these fundamental economic and social ills which are now so apparent. Such a process does not call for the acceptance of communism or anything like it, but it does involve acceptance of a spirit in business and commercial relationships very different from that which has governed them hitherto, a spirit in which co-operation for mutual and the common good replaces ruthless and unrestrained competition.

THAT the business world is itself becoming alive to the fact that this principle has a real economic value is being evidenced in many ways, notably in the amalgamations and mergers of industrial concerns in recent years, which have resulted in more wealth for each participant as well as for society generally. Business is already well on the road to knowing what politicians are only beginning to suspect, that the policy of "live and let live" is more advantageous than that of "dog eat dog" from every viewpoint.

The most serious menace confronting us is not the possibility of the undue prolongation of the current depression but that as soon as we have emerged from it we shall promptly forget its teachings and persist in the errors which have already produced so much suffering.

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DIVIDEND NOTICE

Rogers-Majestic Corporation, Limited

Notice is hereby given that the sixth regular dividend at the rate of 30 cents per share on the outstanding Class "A" and Class "B" shares of this Company, has been declared payable on September first to shareholders of record at close of business on August eighteenth, 1931.

By order.

SAMUEL ROGERS,

Secretary.

GOLD & DROSS

Leave This One Alone

Editor, Gold and Dross:
I am enclosing a lot of literature which came to me unsolicited from W. L. Coe and Company of Seattle. I am no mining or financial expert but this literature and this offer of stock in Keystone Consolidated Mines looks sort of fishy. My hunch is that I should leave this alone but on the other hand gold stocks are good these days and I wouldn't like to miss a real opportunity. If you will size this up with your expert eye I would be very grateful to you.

—J. D. S., Toronto, Ont.

I think you have sized this proposition up yourself very well and your "hunch" is the correct one. You won't miss any opportunity by forgetting all about it.

W. L. Coe & Company of Seattle, Washington have apparently flooded Ontario with this Keystone Consolidated, Mines, Inc., offer in the guise of a ten dollar option on 100 shares of stock at \$2 a share. Without considering the merits of the properties concerned it should occur to those solicited that if the mining chance were fractionally as good as the literature tries to make out there would be no difficulty in financing in the state of Washington, a mining state. Perhaps Washington is too close to the scene of operations. Also Washington has Blue Sky laws of considerable potency.

A glance at the history of Keystone Consolidated shows it to be an amalgamation of four properties, several of which have been worked on and off for 50 years. None of them is less than 30 years old. That is quite a time in which to prove or disprove mining chances. Some production is noted but that is so much water gone under the bridge.

The literature contains an estimate of possible income when a 300 ton mill is erected. There is mighty little information given on ore deposits, although a hypothetical tonnage of ore is mentioned with values in gold and arsenic, the latter figuring fairly largely. This offer should be ignored; likewise the quoted prices on the New York Mining Exchange, which apparently don't mean much these days.

Page-Hersey Tubes

Editor, Gold and Dross:
Early in June of this year I bought some Page-Hersey Tubes stock on reading a Gold and Dross item in your paper. You said at that time that it was quite possible to get a short-term profit out of this and you have been right as I now am up almost 12 points from the 68 I paid for it. You also said that this stock was a good one for long-term holding and I would now like your advice as to what I should do. Should I take my profit or is the company coming along well enough to make it better for me to hold?

—K. T. J., Calgary, Alta.

I am pleased to learn that you have made out well in Page-Hersey and I think that your present course should be determined largely by your own financial position and business methods. If you are the type of investor who watches the market and general business conditions, I would say take your profit—no one ever got poor doing that. On the other hand, if your idea is to treat this stock as a long term investment and you are prepared for temporarily unfavorable developments which may well come about if the present depression continues much longer, you could continue to hold. Over the longer term, and once general conditions improve, I think that Page-Hersey will be in a position to show excellent returns to its shareholders.

The chief point of concern in connection with this company at the present time is whether or not it will be able to continue the \$5 dividend rate on its common, and nervousness among stockholders may result in lower quotations before the year end. My own view is that the dividend is safe for this year at any rate; after that disbursements will depend directly upon the general rate of business activity.

Certainly current quotations of approximately 79 and a yield of 6.32 per cent. do not indicate that the market is giving any thought to a dividend cut. It is reported that in the first six months of the current fiscal year the company earned three quarters of the dividend requirements for the full year, and under normal conditions the latter part of the year is most profitable. Another favorable point is the company's strong financial position and the margin by which the dividend was earned in recent years—per share on the common was \$11.37 in 1929 and \$10.13 last year.

On the other side of the picture is the fact that building activity is at the lowest level in years and development of oil fields in the West—an important market for the company's products—has slowed down to a negligible point. Natural gas development in Ontario has been an encouraging feature but real profits must await resumption of normal activity in all directions.

There is no doubt but that Page-Hersey will weather present difficulties satisfactorily, but the time at which profit levels will be back to those of recent years remains highly uncertain.

Brantford Cordage Preferred

Editor, Gold and Dross:
I have some of the first preferred stock of the Brantford Cordage Company which I have held for quite a few years. I have always got my dividend on this stock and I thought that it was a pretty good one. I know that the stock has gone up and down on the market but now it is down to around 17 and that looks bad to me. Is there anything wrong with the company and will it start paying dividends? What do you think I should do about keeping or selling the stock?

—D. J. B., Galt, Ont.

I would suggest that you keep it, for the present at any rate. It is true that Brantford Cordage first preferred has been selling down to levels which indicate that the market believes that there is danger of dividend discontinuance—the yield has recently been over 12½ per cent.—but I do not think that a cut can be accepted as a foregone conclusion. The report for the fiscal year ending August 30 may not make such bad reading as now seems to be anticipated.

It is true that the company has paid the dividend steadily on its first preferred since issuance, although this dividend was not always earned. For the past two years, however, earnings were \$5.75 and \$4.88 per

share as against dividend requirements of \$2 and while it is reasonable to expect that the current year may show a further reduction, I hardly think the drop will be sufficient to endanger the dividend. It must be remembered too, that the last report showed a strong cash position, and with an unbroken dividend record on this stock behind them, the directors are not likely to take any precipitate action.

Brantford Cordage is now mainly affected by decline in the domestic consumption of its product which directly parallels the Canadian grain crop. Everyone in this country is more or less familiar with the "wheat problem" but even if the wheat is not sold it must be harvested, which is the main point with regard to binder twine. For a number of years in the past the company suffered severely from foreign competition but this has now been fairly well eliminated through the application of dumping clauses and tariff protection. In general, while the company has naturally felt the business depression, I do not think that its outlook can by any means be considered gloomy.

Noranda as a Gold Mine

Editor, Gold and Dross:
I have been hearing rumours with respect to recent results secured at depth in the Noranda mine. I have also noted the unusual strength of the stock on the various markets. What is the position at present?

—F. McV., Toronto, Ont.

Broadly speaking the position is that Noranda is making a considerable profit at extraordinarily low copper prices and with production far from capacity. This is achieved with the help of a high gold production, running at a little over \$500,000 monthly or \$6,000,000 a year; this production puts the company well up in the list of Canadian gold mines, being only exceeded by Lake Shore, Hollinger and Teck Hughes. Copper now being mined is not particularly high grade, the 1,000 ton concentrator being utilized to deliver a high grade concentrate to the smelter which is not working at capacity.

To account for the favourable market reaction it is necessary to consider the above observations and also to note that underground development and drilling has brought in some unusually encouraging results in the past two months. Sensational gold values have been encountered in certain sections at depth. I would not attempt any guess at the average values secured in the new work or what they may mean eventually but I do know that recent returns have been rather startling.

Coniagis' New Property

Editor, Gold and Dross:
I wish to secure some information on Coniagis Mines, Limited which has recently come to life. As I am not closely in touch with affairs of this old silver producer I would like an interpretation of the market action. I understand from the annual report that liquid assets are considerable.

A. T. M., Winnipeg, Man.

Coniagis Mines, Limited, had \$1.70 a share in liquid assets as officially reported as at Dec. 31st, 1930. Since that time the holdings are understood to have appreciated in value moderately. There are 782,000 shares issued.

Following its traditional policy the company has been seeking for another mine. Last week directors optioned a new gold find on property controlled by J. A. Monroe; the group is on McKenzie Island, in Red Lake, four miles from the Howey. The discoveries made thereon are interesting in what they can show in gold content, in width and length as far as traced. The option extends until November and diamond drilling will start in ten days.

It is a fair prospect, when trimmed of the garnishings provided by an excited despatch relating to it and originating in the area of the discovery. The appreciation in Coniagis on the market was entirely too sharp and too broad and probably will not be maintained.

Gatineau Power Debentures

Editor, Gold and Dross:
Will you please give me a brief opinion on the six per cent. debentures of Gatineau Power, due 1941. I was thinking of buying some of these if they are any good but the price of \$3 seems to indicate that there might be something wrong. Will you just tell me whether or not you think I could safely buy a moderate amount of these?

—T. W. S., Pembroke, Ont.

I think you could. I recently went fairly fully into the situation surrounding this company in discussing Canadian Hydro Electric Corporation, the holding company for Gatineau Power and other subsidiaries, and pointed out that owing to the fact that ultimate control was with International Paper, the securities of the subsidiaries had not been exceedingly popular. This was due to International's newsprint difficulties which, some investors thought, might react adversely on the power subsidiaries.

In my opinion, however, there is no reason for such fears in connection with Gatineau Power. This company has been doing very well indeed and for the month of May, just reported, consumption of electrical energy increased by 20 per cent. over May of 1930. For the twelve months ended March 31, last, Gatineau Power reported net earnings, before interest and reserves of \$6,916,633, compared with \$5,635,987 in the preceding twelve months. Net

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Inquiries which do not fulfill the above conditions will not be answered.

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Mortgage Corporation
320 Bay St., Toronto

Assets exceed \$72,000,000



Consistent Growth

Steady progress in all Departments during the last five years is ample testimony of a healthy condition and a sound aggressive administration.

Insurance in Force
Dec. 1925 Dec. 1930
\$81,677,030 \$146,538,137

Assets
Dec. 1925 Dec. 1930
\$12,375,516 \$25,237,678

Rate earned on invested assets 6.66%

THE DOMINION LIFE ASSURANCE COMPANY
HEAD OFFICE - WATERLOO, ONTARIO

Established 1889 Telephone Elgin 5305-6
J. P. LANGLEY & CO.
C. P. ROBERTS, C.A.
Chartered Accountants
G. S. HOLMESTED
Trustee in Bankruptcy Proceedings
Offices: McKinnon Bldg., TORONTO

The Canadian Bank of Commerce

Dividend No. 178

Notice is hereby given that a dividend of three per cent on the paid-up capital stock of this bank has been declared for the quarter ending 31st August, 1931, and will be paid on the 20th day of September, 1931, to shareholders of record at the close of business on the 31st day of July, 1931. The transfer books will not be closed.

By Order of the Board,
S. H. LOGAN,
General Manager.
Toronto, 17th July, 1931.

Canadian Pacific Railway Company

Dividend Notice

At a meeting of the Board of Directors held today the following dividends were declared:—

On the Preference Stock, two per cent. for the half-year ended June 30, 1931;

On the Ordinary Capital Stock, one and one-quarter per cent. for the quarter ended June 30, 1931, from railway revenues and surplus.

Both dividends are payable October 1, 1931, to stockholders of record at three p.m. on September 1, 1931.

By order of the Board,
ERNEST ALEXANDER,
Secretary.

Montreal, August 10, 1931.

Dividend Notice

The British American Oil Company Limited

NOTICE is hereby given that the regular dividend of twenty cents (20c) per share has been declared on the issued no par value capital stock of the Company for the third quarter ending September 30, 1931, above dividend to be paid on October 1st, 1931, to shareholders of record at the close of business on the 14th day of September, 1931. Transfer Books will be closed from the 1st to the 30th of September, both days inclusive.

Share Warrant Holders will present Coupons Serial No. 6 to the Royal Bank of Canada, 68 William Street, New York City, or to the Royal Bank of Canada, Toronto, Ontario, or on or after October 1st, 1931.

By order of the Board,
P. W. BINNS,
Secretary.

DATED at Toronto, August 15th, 1931.

Lake Shore Mines, Limited
(No Personal Liability)

Dividend No. 46.

NOTICE is hereby given that a quarterly dividend of fifty per cent. on the issued capital stock of the Company, will be paid on the fifteenth day of September, 1931, to shareholders of record at the close of business on the first day of September, 1931.

By order of the Board,
KIRKLAND SECURITIES, LIMITED,
Secretary.

Dated at Kirkland Lake, Ontario,
August 15, 1931.

GOLD & DROSS

earnings were over two and two-tenths times the interest requirements on the first mortgage 5 per cent. bonds and after deducting this, the balance was more than three times interest on the 6 per cent. debentures in which you are interested.

The chief point of interest in connection with Gatineau Power is its contract with the Ontario Hydro Electric System, which called for a large increase in delivery in 1930 and a further increase in 1931. This revenue is guaranteed, and in addition the company through subsidiary supplies domestic and industrial power requirements in the Ottawa Valley region between Ottawa and Montreal and also operates retail equipment outlets. In my opinion the interest requirements on the 6 per cent. debentures should continue to be earned by a satisfactory margin and I believe that they possess good investment value.

POTPOURRI

H. R., Delhi, Ont. While the preferred stock of SILVERWOOD'S DAIRIES is not in the highest investment category, I know of no reason why you should dispose of it at the present time. I was in touch recently with Mr. Silverwood, president of the company, and he tells me that it is coming on very well. My own opinion is that the progress being made warrants holding the preferred.

S. G., Holstein, Ont. I do not think you have the slightest cause for worry over your 5½% first mortgage bonds of CANADA CEMENT COMPANY LIMITED. Both last year and the year before this company earned bond interest more than two and a half times, has also earned the dividend on its preferred stock, and a small amount on the common. The company is the largest in Canada in its field, enjoys good management and I think should continue to make satisfactory progress in the future.

L. G., Indian Head, Sask. JAY COPPER has no financial standing. The company traded its property for a share interest in Calconda Mines, Limited, getting one share of the latter for every ten shares of its stock. The idea was that Calconda was to do the financing of further work. This did not materialize. The property is of doubtful value.

M. C., Toronto, Ont. I frankly think that there are better investments available than the 6½% first mortgage bonds of the SHERWOOD MANOR, an apartment building in Chicago. Real estate first mortgage bonds are not greatly favored by investors at the present time, and in the United States a very large proportion of such issues are in default. With an apartment house located in Chicago it is impossible to obtain direct and reliable information, such as would be available in the case of a good Canadian company.

V. W., Duncan, B. C. I can see little attraction to the common stock of MONTGOMERY WARD at current prices. The company's operations results in a sizeable deficit in the initial period of this year, and the continuation of sales at an unsatisfactory level and uncertain prospects for the balance of the year do not indicate much in the way of profit for the full twelve months period.

R. S., St. Catharines, Ont. I have been in touch with the Royal Securities Corporation concerning the BARRINGTON STREET REALTIES bonds which you hold. I am informed that it is the intention of Royal Securities to dispose of the building as soon as possible and make distribution to the bond holders. The property is a valuable one, situated in the business district of Halifax, and no very great difficulty should be experienced in obtaining a buyer. There is however the fact that real estate is not moving very rapidly anywhere in Canada at the present time, coupled with the fact that real estate values have also shrunk considerably during the past two or three

years. In my opinion, Royal Securities adopted the proper course, both in putting up the interest until the present time, and also in bidding in the property in the interests of bond holders. Since the property is not currently earning sufficient money to pay the interest on the bonds, I understand that it is the intention of Royal Securities not to make further distribution until such can be made on capital account following the sale of the building.

A. D., Shelburne, N. S. While I do not doubt that they will be maintained in good standing, bonds of the Provinces of ALBERTA, MANITOBA and SASKATCHEWAN, are in low favor with the public at the present because of the present plight of the Western farmers and the obligations assumed by those Governments in connection with their guarantee of the Wheat Pool bank loans on the 1929 crops. The situation at the present time is that there is little market for the bonds of those provinces, and thus they are not the most desirable type of investment. If, however, you buy with the definite intention of holding over a period of time you should be able to count with fair certainty on eventually getting a better price than you paid for them.

R. J., Honeywood, Ont. In my opinion, GATINEAU POWER bonds would constitute a satisfactory investment for you. This company, which develops power on the Gatineau River, north of the Ottawa, has been making excellent progress and also has a very desirable long term contract with the Ont. Hydro Electric Power Commission. I think there is no doubt whatever but that the interest will be paid regularly and that a good market will always exist for the issue.

B. W., Victoria, B. C. PREMIER GOLD has been on the downhill for a long time and comments in this column for over two years have referred to the high yield being a danger signal. Reviewing the present position does not offer much hope for a revival in the company's fortunes. Official statements are now and have been quite frank as to future outlook. It is altogether likely that quotations will decline still further and accepting this as a likelihood your course appears to be clear.

B. J., Georgetown, Ont. I think your plan of investment is an exceedingly sound one, and I do think at the present time good common stocks can be bought for holding at attractive levels. I believe that by June 1st, 1933, these stocks will be selling at materially higher levels. Once general business conditions improve, naturally this will be reflected by the stock market. You will find specific recommendations for purchase made in the Gold and Dross columns of *Saturday Night*. At the present time I might recommend to you MONTREAL LIGHT, HEAT AND POWER CONSOLIDATED, and among the oil stocks BRITISH AMERICAN OIL as a speculative buy for long term holding.

D. J., Toronto, Ont. I am not much impressed by the profit earning possibilities of DOMINION MINING & Smelting which is not mining or smelting at this time. It is a lead prospect of uncertain value, particularly at ruling prices for the metal. Some high flown propaganda has appeared from time to time on the lead showings but the latter do not seem to have been sufficiently interesting to have attracted real mining money, even when it was plentiful. As a matter of cold fact promoters have still to convince independent observers that the company has a commercial project even in prospect. This opinion probably runs directly counter to what you have heard from those interested in putting the deal across.

R. B., Hamilton, Ont. PATRICIA BIRCH LAKE is a rather interesting gold prospect but it does not measure up to the optimistic forecasts of the New York brokers by a wide space. Production is not anticipated at this property, nor at the McIntyre group which is bracketed by Patricia Birch Lake claims. The latter recently sent in a crew to begin shaft sinking and has arranged for machinery to be transported to the property next winter. There is no summer transportation for heavy materials. Surface assays were interesting and three breaks have been established which carry fair gold values at points. The broker's letter gives an entirely wrong impression. You might agree to pooling of your stock but don't put up any more money on the basis of the New York chatter.

R. S., St. Catharines, Ont. I have been in touch with the Royal Securities Corporation concerning the BARRINGTON STREET REALTIES bonds which you hold. I am informed that it is the intention of Royal Securities to dispose of the building as soon as possible and make distribution to the bond holders. The property is a valuable one, situated in the business district of Halifax, and no very great difficulty should be experienced in obtaining a buyer. There is however the fact that real estate is not moving very rapidly anywhere in Canada at the present time, coupled with the fact that real estate values have also shrunk considerably during the past two or three

years. We find the Americans fine people to trade with, good employers and careful to fulfil obligations. But they are devoted to the principle of high tariff to an extent which compels us to look elsewhere for markets.

While our best aggregate market is yet to the south with this keenest competitor, it appears to be the part of wisdom and necessity to keep eyes open for new outlets for the many Canadian products. It is not improbable that the 1932 election will return the moderate tariff party to power, yet it may be the best strategy on our part to pursue an empire trade policy, thereby gaining a position from which to deal with imperial power for better trade relations with the United States.

THE smooth action of the one-sided British preferential tariff may impress some with the idea that it is of slight value. Nevertheless it is a plain fact that the British Empire is by far Canada's best customer for farm products. For the five years, 1927-31 inclusive, Canadian imports from within the Empire amounted to but 21 per cent. of the total imports, and exports from within the Empire amounted to 40 per cent. of the total. The following table illustrates the percentage of total Canadian trade with the Empire:

	Imports	Exports
1927.....	20.8	43
1928.....	22.5	41
1929.....	20.3	43.9
1930.....	20	33.9
1931.....	22.6	36.6

The fiscal year 1930 saw a decrease of \$150,000,000 in exports to the United Kingdom, mainly grain and its products, due to mis-handling of Canadian grain. The 12 months ending June 30, 1931, support the former record, Canadian imports from within the Empire being 23 per cent. of the total and exports 37.6 per cent. For the eleven months of the crop

(Continued on Page 24)

City of Vancouver, B.C.

5% Sinking Fund Gold Bonds

Due January 15th, 1970

Principal and half-yearly interest payable in Canadian gold coin in Toronto, Montreal, Winnipeg, Edmonton, Regina, Vancouver or Victoria, or in United States gold coin in New York. Bonds may be registered as to principal.

Denominations: \$1,000 and \$500.

Price: 104.40 and interest, yielding 4.75%. (Plus Transfer Tax)

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Helps Promote Better Business

The argument is advanced by Rt. Hon. L. S. Amery in his *Empire and Prosperity* that the problem of Empire trade is not merely one of framing for the whole Empire a single economic policy with only one tariff and complete internal free trade on American lines. Nor yet on the other hand is it a policy of purely national policies to be modified by bargaining with the other nations. The problem, as he sees it, is rather one of approaching our policies, each of us independently, from a point of view that is both national and imperial, by entering into conference in order to give and gain yet greater value and stability for the imperial aspect of our policy.

Amery recalls that, notwithstanding the incidental defects of the mercantile system, under it Britain built up for herself a position in trade and shipping that converted her from a poor and backward country to that great prosperous power that held its own for a generation against revolutionary and Napoleonic France. In a sense the policy was too successful, he adds, for "the growth of the colonies in all that constituted a prosperous self-confident national life outstripped the capacity of our constitution and of our national temper at home to adapt ourselves to the new situation".

And he proceeds to state, what Burke was never weary of pointing out, that the policy in itself was not the cause of the American secession. That was caused by the attempt to invade the sphere of the colonial legislatures and impose taxation.

Huskisson's sane free trade policy worked well for Canada which, in spite of its later start, was holding its own against the

(Continued on Page 24)

MINING SECURITIES

LISTED AND UNLISTED
Waverley 1633

J.E. GRASSETT & CO.
Members Standard Stock and
Mining Exchange
302 BAY STREET, TORONTO

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The five year dividend results to policyholders in this company have been most gratifying and compare favorably with those of any other company.

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C. M. HORSWELL, MANAGER

NIAGARA FIRE INSURANCE COY.

INCORPORATED 1850
ASSETS
\$27,983,349.71
Canadian Department
W. E. BALDWIN, MANAGER
MONTREAL



Concerning Insurance

Compulsory Social Insurance

Need of Thorough Investigation of Results in Other Countries Before Further Experiments in Canada

By GEORGE GILBERT

MANY of those who favor the adoption of a programme of compulsory social insurance in Canada are undoubtedly led astray by inability to distinguish between what is seen and what is not seen. What is seen on the surface, of course, is an imposing governmental organization ostensibly engaged in ameliorating human ills arising from sickness, accident, unemployment and old age. What is not seen, however, is that the income of the wage-earners must be more and more drawn upon by the government to support such undertakings; that employers must be more and more taxed to provide these benefits to employees, with a corresponding increase in the cost of production; and that the general taxpayers must also contribute vast sums which otherwise would flow into channels of investment and constructive enterprises.

What is not generally understood, either, is that these social insurance schemes materially slow down the energy of the individual worker by giving rise to the fallacious view that matters of vital importance to him are solely the concern of the government. Under national health insurance, for instance, health is more likely to be neglected because the consequences of neglect are paid for by the state. Continuous employment becomes a matter of indifference under government unemployment insurance because the state must provide maintenance for those out of work. The necessity of making some provision for old age may be disregarded because an old age pension will be forthcoming in due course.

Of course there is really nothing in common between these so-called compulsory social insurance systems and insurance as conducted by private enterprise. It is rather a misnomer to use the word insurance in this connection. "Social protection" would probably be a better designation, it has been suggested, because genuine insurance is "a contractual obligation based on the fundamental of contributionship in which all share on an equal basis in the results."

Under the British system of national health insurance only 40 per cent. of the cost is paid for by those who receive the benefit. This system, for which so much was claimed at its inception twenty years ago, has by no means come up to expectations, and is now in real danger of degenerating into the deplorable financial condition of the British Government unemployment insurance scheme.

Attention was recently directed in the British House of Commons to the striking contrast between the general improvement in public health and the marked increase in claims for sickness and disablement benefits under the national health insurance scheme. During the twenty years the scheme has been in existence no less a sum than £100,000,000 (\$500,000,000) has been spent on medical treatment and attention. Yet notwithstanding all this expenditure, the decline in the general mortality rate and the improvement in public health during the period, there has been a striking increase in claims for sickness and disablement benefit under this scheme. Claims by married women have risen to 159 per cent. above the expected amount. It was suggested that married women should be placed on another basis, so that when a woman married she should pass out of benefit, and if she re-entered employment she should have to re-qualify for benefit.

It is undoubtedly true that in periods of prosperity little is generally heard in Canada of social insurance schemes or other paternalistic panaceas for the ills that beset us, but in hard times people are inclined to become impatient with the existing order, and as a result what is called the Santa Claus idea of government enjoys a revival. Many adherents are then gained for the sophistical doctrine that the government can do everything for everybody at no cost to anybody. Hence we have the demand for non-contributory government unemployment insurance, old age pensions, and national health insurance.

Experience of social insurance schemes in other countries proves

that they are no remedy for undesirable social or economic conditions, as they leave them much as they were before, or worse. They may provide a certain degree of amelioration, but they provide no method of prevention or social progress. National health insurance does not reduce the frequency of illness among the people, or at least the number of claims on account of sickness or disablement; government unemployment insurance does not decrease unemployment, but rather tends to increase it; and old-age pensions do not tend to decrease dependency upon the state.

All of which shows the urgent necessity of a world-wide study of the subject as a prerequisite to any further legislation along such lines in Canada. In European countries the universal trend has been to gradually and steadily enlarge the power of the government under these social insurance schemes, to create more political places, to broaden the coverage, to increase the benefits, and to pile on the backs of the taxpayers and the employers an ever greater and greater burden.

Putting Pension Plans Upon Sound Basis

MANY old-time pension plans, under which the employee was led to expect a pension of a certain percentage of his average salary during, say, the last five or ten years of his employment, have after the lapse of years been found to be actuarially insolvent, and have had to be greatly modified or dropped altogether, involving much hardship to many expectant pensioners.

By enlisting the services of a life insurance company in setting up a pension plan, employers can make certain that pension obligations will be completely fulfilled. The life insurance company will furnish a definite guarantee as to what a given series of current deposits will produce in the way of future pension payments. It will not provide a plan which promises a pension of a percentage of the employee's salary during the latter years of his employment, as the unknown factors underlying that plan are not capable of accurate actuarial forecast.

But a plan has been developed by the life companies to meet pension requirements, based on the single premium deferred annuity principle, under which future liabilities are completely provided for as they are incurred. Pension payments are made periodically to the insurance company, and the insurance company guarantees in return the payment of a stated amount of life income commencing at the age of retirement. Employees of the New York Stock Exchange are protected under such a plan.

Aviation Policy Covers
Lindbergh Flight

ON THEIR airplane trip from New York to Japan, Colonel Charles A. Lindbergh and his wife are protected by an aviation policy, issued by the United States Aviation Underwriters, covering against any accident or eventuality which may occur. It is understood that this is the first time in the history of aviation or aviation insurance that an airplane has been insured on an ocean flight. The Graf Zeppelin was insured on several of its flights, but it was a lighter than air machine.

Several years ago, when Lindbergh made his Mexican good-will tour, he was insured on his flight from Mexico to Havana and from Havana to the United States; but the distance of ocean travel was so short in that case that aviation underwriters did not consider it an ocean flight.

While it is stated by the United States Aviation Underwriters that the policy "covers Lindbergh all over the world," it is believed in some quarters that the policy undoubtedly contains a clause excluding his flying over the Pacific. Announcement that Lindbergh is contemplating not only a flight to Japan but one around the world has come from Alaska, and is also indicated by the fact that when he applied for his present policy he



PRODUCTION CLUB PRESIDENT
W. H. Ford, of Hamilton, who has won the presidency of the Eastern Division of the Nalaco Production Club of the North American Life Assurance Company. He has been with the company six years, and has qualified for Club membership every year during that period.

asked that the coverage be made world-wide. That he had been planning the flight long before there had been any publicity in connection with it is shown by the policy, which was not taken out recently but was applied for some months ago. The policy is said to cover against all hazards, such as loss of the ship, liability, etc.

Point About Fidelity Bonds to Be Noted
by Employers

ONE of the usual conditions of fidelity bonds should not be lost sight of by employers—that the insurance company shall not be liable for loss sustained on account of acts committed by an employee after the employer has discontinued him to be dishonest.

Sometimes this condition may work a hardship on the employer. There was a case where an employer discovered a bonded cashier to be short in a small amount, about \$100. When accused, the employee admitted the shortage, and told such a pitiful story of his financial circumstances, and made such an eloquent plea for forgiveness, that the kind-hearted employer not only overlooked the small theft but continued the defaulter in his job.

No notification was given to the insurance company carrying the bond. About a year later the employer found that the cashier, subsequent to the discovery of the first shortage, had stolen over \$25,000. When the claim was presented to the insurance company, payment was refused.

Transcontinental Licensed in Quebec

A DOMINION license has been issued to the Transcontinental Insurance Company, authorizing it to transact in the Province of Quebec, the business of fire insurance, inland transportation insurance, sprinkler leakage insurance, tornado insurance, insurance against damage to property of any kind caused by the explosion of natural or other gas, and insurance against loss of or damage to property other than growing crops by hail. Mr. H. A. Stewart, Montreal, Que., has been appointed Canadian Chief Agent.

INSURANCE INQUIRIES

Editor, Concerning Insurance:
Would you kindly give me a report on the financial standing of the Fire Insurance Company of Canada. Would it be wise to place say \$50,000 on one risk with this company, also in the company tariff in some French and non-tariff in others, and what Provinces are they tariff?

—P. A. C., Monteith, Ont.

The Fire Insurance Company of Canada was incorporated in 1916 and has been doing business under Dominion license since 1918. It has a deposit with the Government at Ottawa of \$119,510 for the protection of policyholders, and is authorized to transact fire and limited explosion insurance. My information is that it operates on a non-tariff basis wherever it transacts business.

At the end of 1930 its total assets were \$1,343,788.38, while its total liabilities except capital amounted to \$753,580.55, showing a surplus as regards policyholders of \$770,207.83. As the paid up capital was \$425,000, there was a net surplus over capital and all liabilities of \$345,207.83.

Its total income in 1930 was

Sixty Years of Progress

1871 - - - 1931

Statement for 1931

New Assurances Paid for	\$705,678.00
Total Assurance in Force	\$2,863,701.00
Surplus and Contingency Reserve	\$36,532,000
Assets	\$588,733,000
Liabilities (including Paid-up Capital Stock)	\$552,201,000

SUN LIFE ASSURANCE COMPANY OF CANADA
HEAD OFFICE MONTREAL

Shaw & Begg, Limited

ESTABLISHED 1885

SECURITY — STABILITY — SERVICE
Canadian Managers for the following substantial Non-Board Insurance Companies:

WELLINGTON FIRE INSURANCE COMPANY	Assets \$ 501,783.80
FEDERAL FIRE INSURANCE COMPANY OF CANADA	Assets \$ 401,876.05
MERCHANTS FIRE INSURANCE CORPORATION OF NEW YORK	Assets \$ 13,201,454.00
STUVVESANT FIRE INSURANCE COMPANY	Assets \$ 4,284,267.00
PACIFIC FIRE INSURANCE COMPANY	Assets \$ 6,234,552.42
NEW JERSEY INSURANCE COMPANY	Assets \$ 3,857,350.92
MILLERS NATIONAL INSURANCE COMPANY	Assets \$ 5,793,145.50
LUMBERMEN'S INSURANCE COMPANY	Assets \$ 4,864,127.36
STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY	Assets \$ 885,414.19
COSMOPOLITAN FIRE INSURANCE COMPANY, NEW YORK	Assets \$ 2,640,125.03
AMERICAN AUTOMOBILE INSURANCE COMPANIES	Assets \$ 13,428,239.40
LOYD'S CASUALTY COMPANY	Assets \$ 6,434,501.97

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H. BEGG, President and Manager

Non-Assessable Policies at Lower Rates

Over \$250,000.00 deposited with the Dominion Superintendent of Insurance.

ASSETS EXCEED \$1,500,000.00

Wide distribution of risks. Reinsurance treaties with Lloyds, of London, Eng.

The Portage la Prairie Mutual Insurance Company
Organized 1884
Dominion License
HEAD OFFICE—PORTAGE LA PRAIRIE—STRATTON WHITAKER, Manager.
ONTARIO—Dominion Bank Bldg., Toronto.
BRITISH COLUMBIA—Commerce Bldg., Vancouver.

ALLIANCE ASSURANCE COMPANY, Ltd.

OF LONDON, ENGLAND

Established 1824

ASSETS INCLUDING LIFE FUNDS EXCEED \$150,000,000

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Organized in 1862

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Montreal Office: 480 St. Francois Xavier St.

J. B. PATERSON, Branch Manager

The Protective Association of Canada

Established 1807

Assets \$848,408.50, surplus to policyholders \$157,457.70

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Insuring Sickness and Accidents to Members of the Masonic Fraternity Exclusively.

Agents in all Principal Cities and Towns in Canada.

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J. G. FULLER, Secy., Asst. Mgr.

The Wawanesa Mutual Insurance Co.

HEAD OFFICE—WAWANESA, MAN.

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1866 SIXTY FOUR YEARS AN INSURANCE INSTITUTION 1930
SVEA
 FIRE & LIFE INSURANCE COMPANY
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 FIRE AND ALLIED LINES
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\$428,503.82, while its total expenditure was \$485,968.39, of which \$113,588.56 represents reduction in market value of investments. The underwriting gain for the year was \$19,873.69.

The financial position is a sound one, and the company is safe to insure with. You would be taking no chances in placing the amount in question with the company.

Editor, Concerning Insurance:
 We have been forwarded from our Calgary office a clipping from the August 1st number of your paper in which J. W. Shawinigan Falls, Québec, has inquired about a company handling a non-cancellable Accident & Sickness policy applying to the Assured's own occupation.

I wish to advise that the United States Fidelity & Guaranty Co. and the Fidelity Insurance Company issue a policy which is non-cancellable for the period for which it is written and covers disability for the term that the Assured is prevented from performing the duties of his occupation, and the rate is not high. The term of cancellation is not for life, but for a period of three years and is renewable for a three year term subject to medical examination if the Assured has suffered any serious disability during the policy term, otherwise the policy is renewed for a further three year term without medical examination and is non-cancellable for that term.

—M. J., Toronto, Ont.

I am glad to add this information to what was furnished our enquirer in connection with non-cancellable sickness and accident policies. As will be noted, the term during which these contracts cannot be cancelled is three years, and they are renewable for a further three year term subject to medical examination if the insured has suffered any serious disability during the time the policy was in force; otherwise they are renewable for another three years without medical examination and are non-cancellable during that period.

Editor, Concerning Insurance:
 Can you give me an explanation of the term "proximate cause" in connection with an automobile accident and a claim for damages by a party injured in such an accident?
 —D. E. N., Montreal, Que.

There may be more than one cause of an automobile accident. The "proximate cause" is the direct or specific as distinguished from the remote or distant cause. In legal terms it means that cause "which in a direct, unbroken sequence produces the injury complained of and without which such injury would not have happened."

If an accident would occur whether a certain specific cause existed or not, such cause is not a proximate cause. It is only when it is found that a person set in motion some cause, but for the existence of which the accident

would not have occurred, that it can be said that his act was the proximate cause of the injury.

There are two considerations in determining whether a proximate cause exists for which a person is liable: First, that such person negligently set in motion a cause; Second, that the injury complained of would not have been inflicted but for the existence of such cause. In the absence of either one of these considerations, it cannot be found that a cause is a proximate cause of an injury for which a person is liable.

Editor, Concerning Insurance:

What rate of interest is being paid by the Metropolitan Life Insurance Co. on proceeds of policies when left with the company? I observe that the rate guaranteed is 3 1/2 per cent, but, as the Metropolitan is a mutual company, I presume that the rate actually being paid is higher than that guaranteed.

—C. L. K., Hamilton, Ont.

On proceeds of policies and on dividends left with the company, the rate of interest being paid by the Metropolitan Life is 4 1/4 per cent, the guaranteed rate being 3 1/2 per cent.

Editor, Concerning Insurance:
 I am considering taking a sickness and accident policy with the Casualty Company of Canada. I would greatly appreciate your opinion of the standing of this company.

—J. M. H., Seaford, Ont.

The Casualty Company of Canada was incorporated in 1911 and has been operating under Dominion license since 1915. It has a deposit with the Government at Ottawa of \$229,067 for the protection of policyholders, and is authorized to transact fire, accident, automobile, burglary, guarantee, plate glass and sickness insurance. It is under the same management and control as the Dominion of Canada General Insurance Co., and enjoys an excellent standing in the business. You would be making no mistake in insuring with it.

At the end of 1930 its total assets were \$461,476.34, while its total liabilities except capital amounted to \$237,426.76, showing a surplus as regards policyholders of \$224,049.58. The paid up capital was \$201,600, so there was a net surplus over capital and all liabilities of \$22,449.58.

Its total income in 1930 was \$349,864.81, while its total expenditure was \$357,113.86.

Atlantic sardines are the young of the herring which in immense numbers frequent the waters of the Grand Manan and Passamaquoddy Bay districts in New Brunswick.

SITUATION IN THE WEST

(Continued from Page 17)

general manager of a large acceptance corporation said the other day "We have loaned \$30,000,000 in Saskatchewan and have sustained very few losses." To these people who prate about such luxuries, the farmer replies, "We have a fine country and we intend to live up to British standards—the automobile and the radio are a Godsend to us, helping us to make social contacts we never dreamed were possible."

WHAT is the security behind our debts?

The soil—the corner-stone of our Dominion.

Wheat and beef are staple requirements of the human race. We have a high quality of soil, in large areas—much higher quality than most countries enjoy. We have a healthful country for livestock, free from many of the dread diseases with which other lands are plagued.

Greater and more important than these, we have an energetic, hard-working, experienced people devoting their abilities to making the soil more productive, and the livestock more marketable. The experiences of twenty-five years have taught much. It is true that there are some who will not profit by experience but they are but a small percentage of the whole.

In these days it should not be forgotten that the West, as a whole, has tremendous recuperative capacity. Further, that most of the districts so severely affected by drought of late, occupy but about 25% of the whole, and that a very large proportion of these districts are rich in soil, and have, under favourable conditions, produced from one hundred to one hundred and fifty millions in money per annum.

New products are being tried out; sweet clover, alfalfa, and bromegrass will be more prominently identified with wheat farming. One of these—sweet clover—has done well this year as it did in 1928 in spite of the drought, and

holds great promise of usefulness. Our scientists are working hard to bring out new and better cereal and fodder crops. They will succeed if given time.

MANY investors are accumulating shares in our privately owned railroad. They can be bought around par, for the last month or two. Such a condition as this has not been known for a generation. Just as they have faith that better times are ahead and that they will profit by their courage now, so farmers who have faith in the West are investing in lands at bargain prices. They have learned "to buy their straw hats in September."

The financial interests in the East have helped the West in the past. They can be a tremendous help now by courageously lending to farmers who have clear title. Mr. Beatty's Agricultural Credit Corporation is a move in the right direction. How many will dare to follow? The old nuisance of insisting on loaning when times are good, thus forcing the patient's temperature to greater heights, should be stopped and funds should be available now when the patient is convalescing and hungry.

Loans should be encouraged now, and not when speculation is rampant. This is the time to get the best loans. The West is a profitable field to those who follow this course prudently. It is the only way by which the dizzy heights of rank speculation will be scaled down a little and the dismal valleys of depression will be made less deep.

NOTICE TO READERS

Saturday Night's Insurance advice service is for the use of paid-in-advance mail subscribers only. Saturday Night regrets that it cannot answer inquiries from non-subscribers.

Each inquiry must positively be accompanied by the address and name printed on the front page of each copy of Saturday Night sent to a regular subscriber, and by a stamped self-addressed envelope.

Each letter or inquiry should refer to one subject only. If information on more than one subject is desired, the sum of fifty cents must be sent with the letter for each additional question.

Inquiries which do not fulfill the above conditions will not be answered.

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North British & Mercantile Insurance Company Limited

121st ANNUAL REPORT

GENERAL BALANCE SHEET ON 31st DECEMBER, 1930

LIABILITIES

SHAREHOLDERS' CAPITAL—Subscribed— 550,000 Shares of £5 Sterling each	\$ 13,750,000.00
4% Preference Stock	\$ 7,750,000.00
	\$ 22,500,000.00
Paid-up £1.50-0 Sterling per Share	\$ 3,437,500.00
Paid-up Preference Stock	\$ 8,750,000.00
	\$ 12,187,500.00
Profit and Loss	\$ 17,340,704.00
Dividends Unclaimed	94,009.00
Supernatration Fund	2,059,906.00
Contingency Fund	5,000,000.00
FIRE DEPARTMENT—	
Fire Insurance Fund	\$ 17,891,417.00
Outstanding Liabilities	10,809,149.00
	\$ 28,610,566.00
LIFE DEPARTMENT—	
Life Fund	\$ 130,329,695.00
Outstanding Liabilities	3,355,367.00
	\$ 133,885,062.00
ANNUITY BRANCH—	
Annuity Fund	\$ 17,727,821.00
Outstanding Liabilities	485,323.00
	\$ 18,213,144.00
SINKING FUND ACCOUNT—	
Funds	\$ 1,252,877.00
Outstanding Liabilities	60,942.00
	\$ 1,312,919.00
ASSETS	
Investments in Mortgages, Bonds, Stocks, Real Estate, etc.	\$ 55,299,586.00
Agents' Balances	1,221,907.00
Outstanding Premiums	154,151.00
Interest Accrued but not Payable	993,669.00
Bills Receivable	22,439.00
Cash on Hand and in Banks	2,389,321.00
Due by Life, Annuity and Sinking Fund Branches	2,011,612.00
	\$ 65,292,685.00
LIFE DEPARTMENT—	
Assets of Life Branch	\$ 133,885,062.00</

A BRITISH BRIGHT SPOT

Insurance Companies Remain a Tower of Strength and Business Shows Good Gains

By LEONARD J. REID

Assistant Editor of *The Economist*, London

INSURANCE, one of Great Britain's major industries, has fared well over the past year, and during the current year too, despite the economic depression. Income and profits have, of course, suffered a little, but on the other hand some departments have shown increase in new business. That the insurance companies should on the whole be able to show such a good record in these difficult times testifies to their soundness and good management.

The most important side of this industry is life assurance. There are to-day about 5 million life policies in force and the sums assured plus bonuses amount to about 1,500 million pounds. While these figures are impressive they are also a reminder that the people of this country are still under-insured, and will remain so until at least there is an appropriate policy held in the interest of every household.

The insurance companies are certainly not lacking in enterprise to induce people to take up life assurances. New policies with attractions and conveniences are continually being devised; but it is now very largely a matter of extending the insurance habit among people rather than devising more attractive policies. In this connection some of the most persuasive advertisements

are those based on the model of: "My only investment which has not depreciated is my policy with the so and so insurance company."

It is this good investment aspect of life assurance, brought home forcibly by comparison with other investments, which has contributed to the steady continuance of new life assurance business.

The increase in income tax has also made the rebate on insurance premiums appear larger, thus acting as a further inducement to taking out a policy.

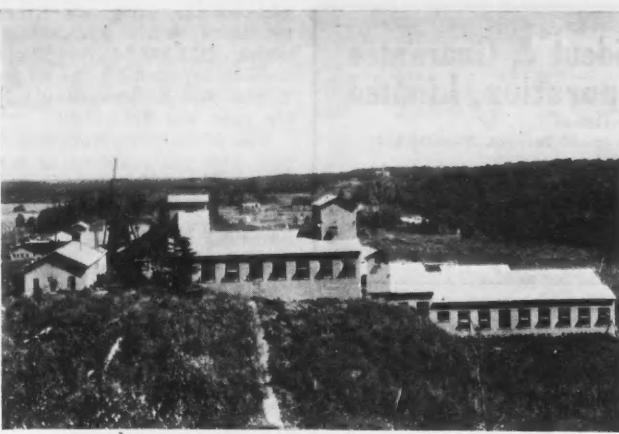
SINCE 1923, with the exception of the year 1926, each year has seen a bigger volume of life assurance transacted than the year before. The latest figures, as published by the Board of Trade, show that the new sums assured under new policies in 1929 amounted to £162 millions. The complete returns for 1930 are not available but from accounts so far published by the companies it is safe to say that, although the increase in business may not be so large as in the preceding year, nevertheless the number of policies taken out and the aggregate of sums assured were larger in 1930 than in 1929.

Fire insurance during 1930 was on the whole favourable for the offices and the 1931 figures so far available suggest that it will be

possible to say the same for the current year. This department of insurance has been affected by decreased premium income, resulting in higher expenses. Accident insurance, as regards personal accidents and employers' liability, shows practically no change from preceding years, with the important exception of motor-car insurance. It is too early yet to say to what extent the increase in motor-car insurance premiums, as a result of the compulsory insurance of third party risks, represents profit, and as the bulk of the new policies came from motor cyclists, it would be rash to make prophecies.

The chief cause for concern among insurance offices, apart from the falling off in business other than life business, has been the heavy depreciation of Stock Exchange securities of which the offices are of necessity large holders. The cautious policy and judicious investment in the past have now stood the insurance companies in good stead. The sound principle followed by almost every British insurance office is to pay dividends to its shareholders as far as possible from current premium income.

THE premium income and the resulting profit from the insurance business therefore goes to strengthen the companies' re-



IMPORTANT EXPERIMENTAL WORK CARRIED OUT

Plant No. 1 of the Errington Mine of the Treadwell-Yukon Mining Company, Chelmsford, Ont. The shaft has been put down to 1500 feet and more than 10 miles of underground work carried out. Important experimental work was carried out in the mill in the foreground in the treatment of the complex ores of the Errington mine.

—Photo by Canadian National Railways.

serves. A satisfactory position is

considered to have been reached when total resources, apart from share capital, are equal to one year's premium income. An examination of the last accounts of twenty-two leading British offices shows that three had resources

equal to more than double a year's premium income, fourteen had resources exceeding a year's premium income, one had resources just equal to that amount, and only four fell below that standard.

The accounts of these twenty-two companies show how reduced income from various sources has affected insurance profit and profit distribution. Last year the net profit on insurance business, after providing for Life and Sinking Fund, was at the rate of only 1.7% on the aggregate premium incomes, as against 2.4% in

1929 and 4% in 1928.

Earnings from investments were also lower, with the result that dividends to shareholders of the insurance companies were met to the extent of only 88% out of income from investments as against 90% in 1929. It will be seen, therefore, that the present trade depression has affected British insurance companies, but it still leaves them as towers of financial strength.

THE photograph of the Canadian Pacific's new liner *Empress of Britain*, which appeared in the Financial Section of SATURDAY NIGHT recently, was taken by a staff cameraman of Canadian Airways, Limited. Distribution was made by Wide World Photos, but the copyright remains with Canadian Airways, to whom credit for the photograph is due.



CANADA'S UNEXCELLED EASTERN PORT

The White Star liner Majestic, largest ship in the world, docked at the new South Terminal in Halifax on a recent visit to that port. In the foreground is the new Canadian National Railways hotel, "The Nova Scotian". While in port Captain E. R. White, Commander of the Majestic, stated that in his opinion Halifax offered easier access to shipping than any port in the world and that docking facilities for big liners were equal to those found anywhere.

LONDON'S MONEY MARKET

Far-Reaching Changes in Discounting Practices Since the War—Bank Amalgamations Responsible

By W. T. C. KING

THE praises of the London money market have been sung by many authorities on many occasions, and it is generally recognized that both in organization and extent it is supreme among the money markets of the world. Relatively little, however, has been written on its oldest and, perhaps, most important constituent, the London discount market; and the far-reaching changes which have occurred in its organization during the past 20 years or so have passed almost unnoticed.

The London discount market, as its name implies, consists of dealers in various kinds of bills of exchange, who, by buying (or, technically, discounting) bills drawn at short dates—usually not less than three months and never more than 12—by traders, industrialists, governments, municipalities and corporations, become lenders of funds for relatively short periods.

Strictly, these dealers are nothing more than intermediaries, for, although they lend in their own name and for their own profit, the funds which they lend are not their own, but are borrowed at low rates of interest and for still shorter periods from the great London banks and other financial houses which have cash available for liquid investment.

The ultimate lenders have

seek accommodation in the London market, which is essential to the safe conduct of a discount business; nor, if they had that knowledge, would they always wish to lock up their funds for a minimum period of three months.

They are thus well satisfied to leave the bulk of London's discount business, in the words of Bagehot, to a "crowd of smaller money dealers, who watch the minutiae of bills, look into special securities which busy bankers have not time for," and to lend out their liquid balances to the discount market at rates which afford the discounter a small margin between the cost of his "book" and the return on his lendings; secure in the knowledge that their money is repayable at call or at short notice, and that, if they do want bills themselves, they can always secure "approved" paper, backed by the guaranty of the initial discounter, from the discount market.

SUCH, in brief, is the structure, and such the *raison d'être*, of the London discount market. A century ago the Lombard Street dealers were performing much the same functions, but they were more obviously only intermediaries than are their modern descendants. They did not generally "carry" bills on their own account, either with their own or borrowed monies, but were simply agents or brokers engaged in bringing sellers and buyers of bills together, receiving a small commission for their services.

These bill brokers dealt principally in domestic trade bills, drawn, for example, by manufacturers upon wholesalers, or by wholesalers upon retailers, which they gathered up from traders throughout the country and from local banks in the industrial districts, and sold them to the London banks. In the modern discount market these "running" brokers, as they have come to be called, still exist, but their functions are now highly specialized, and are not really essential to the main business of the market, which, as has been shown, consists in "carrying" bills.

With the decline in the broking function pure and simple has come another and, perhaps, even more important change in the structure of the market—the decline of the domestic trade bill—and both movements have been greatly accelerated in the years since the outbreak of the Great War. The chief cause of both was the centralization of British banking, and the substitution of a few vast banks, each having numerous branches throughout the country, for a large number of scattered, local institutions.

Under the former system many provincial districts were always borrowers of funds, and thus had to send their bills (*per* the bill broker) up to the lending banks in London. Now, however, the "lending" and the "borrowing" districts are merged in one vast banking organization, and the surplus funds of one area are automatically made

available to meet the needs of another.

As a result, not only have the bill broker's local connections practically disappeared but also the domestic trade requirements are financed more and more by the bank overdraft, instead of by the bill of exchange; and, generally, too, when loans are arranged by bills, these bills remain in the portfolio of the great banks instead of finding their way to the bill market.

THE bill brokers, strictly so-called, have thus become little more than selling agents for the foreign and colonial banks; and the real business of the discount market has been concentrated in the hands of the great discount "houses". These, it is true, have considerable connections throughout the country, but the bills which come from these connections do not really enter a competitive market at all, but are, for the most part, retained until maturity in the portfolio of the house which discounts them. The principal commercial business of a discount house now comes from its foreign connections.

Today, therefore, in sharp contrast to the position before the Great War, the great bulk of the commercial bills which are handled in the London discount market are foreign bills; hence the frequent complaint that the splendid organization and facilities of the London bill market are devoted, not to financing home trade, but to assisting foreign exports, many of which never even reach British shores.

The years since 1914 have also witnessed the steady increase in the power of the Treasury in the discount market. During, and for a few years after the war, the position was quite abnormal, and the market was virtually controlled by Treasury policy. Even now, when the volume of treasury bills outstanding is never much more than one-half of the maximum reached in 1921, the Treasury is by far the largest single borrower in the market, and it is generally agreed that Treasury bills now represent between one-third and one-half of the total bills held in the market and in the portfolios of the London banks.

In the years before the war, treasury bills outstanding never exceeded £36,700,000 (and were usually much less); in the past few months they have fluctuated between about £650,000,000 and £700,000,000! Their influence upon the market will be readily apparent when it is said that the periodic fluctuations in their amount according to the flow of revenue to the Treasury has imparted a definite seasonal rhythm to discount rates.

Finally, there is one other, less obvious, but probably equally important change which has come over the discount market in recent years—that arising from the ever-increasing management of the gold standard, and the development of central-banking technique. This change has greatly complicated the task of a discount broker in forecasting the trend of rates. Before the war, for example, he knew that a large gold efflux spelled monetary stringency, and, most probably, a rise in bank rate; today, it may result simply in a "special" inquiry for bills in order to prevent that stringency.

All these, and some other, influences have produced far-reaching changes in the organization of the world's leading bill market; but to explain their full significance would require much time and space. In Gilbertian phrase, the task of filling up the blanks must, of necessity, be left to the interest and the imagination of the reader.

LETTERS

Financial Editor, Saturday Night. Sir:

I have just been reading the article of A. W. Blue "The Machine—Is It Man's Enemy" and feel impelled to make a suggestion which has frequently occurred to me when reading similar articles.

Mr. Blue mentions two possible remedies—higher wages and shorter hours. If by higher wages he means that the relative return to labor of all varieties is increased with respect to capital return for a given output then both these remedies are essentially the same. Either or both would probably be effective if they could be applied generally. But in this world of competition the concern, or industry or even country which attempted to do much in this direction would have a hard time of it unless all others did likewise. Like free trade it is a fine idea if only everybody would adopt it. (Continued on Next Page)

CANADA'S WHEAT FUTURE

Costly Pool Experience Proves That Production Costs Must be Adjusted to Prices in World Markets

By F. C. PICKWELL

Manager of Saturday Night's Winnipeg Bureau

IT HAS been customary to describe the Canadian Wheat Pools during the last few years as a great and courageous experiment. At the same time many economists and students of economics took the view that this description was inaccurate. Sooner or later they predicted the so-called experiment was bound to end in disappointment. Reasons for the inevitability of failure was perceptible at the outset, so the costly experience has at least demonstrated the sound attitude of those who foretold its tragic destination.

The Wheat Pools owed their existence to two main influences: First, the apparent success of the Canadian Wheat Board during the crop year 1919-20; and, second, the acceptance by farmers of the idea that farm products could be successfully handled in much the same manner as steel and oil by the great trusts.

The Canadian Wheat Board was established in order to meet unusual conditions created by governmental control of food supplies in Europe during and after the war. The period of demobilization and reconstruction, which began very soon after the armistice, was rich in possibilities of political upheavals. In order to remove the menace involved in high food prices, control of food supplies was maintained or established in many European countries.

Food prices were regulated in some instances by means of subsidizing purchases out of national revenues (e.g., in Britain bread prices were held down regardless of wheat and flour costs). The Canadian Wheat Board paid the growers an average price of \$2.63 per bushel, basis No. 1 Northern in store at Fort William. This appeared to the growers as a high price, though many authorities held the view that wheat prices would—had the market been entirely free—have gone to \$5.00 a bushel.

After operating for one year the Canadian Wheat Board was abolished, but control in Europe continued for some time. The same justification for a Wheat Board remained in 1920-21 as had existed in 1919-20, it was claimed. The farmers recognized this argument, and demanded a continuance of the Wheat Board. Prices began to fall, however, and reduced receipts of the growers were promptly attributed to the absence of this balancing control.

Had the Canadian Wheat Board continued to operate for a second year it would undoubtedly have been proven that such an organization could not maintain prices, in view of increased grain supplies and dwindling purchasing power. But its absence enabled the fallacious deduction to be drawn by theoretical leaders that lower

prices were due to lack of organized influences. This provided a semi-political atmosphere highly favorable to the acceptance of a doctrine, equally fallacious, that the growers could by united action—alleged to that which had produced the U.S. Steel Corporation, Standard Oil, etc.—control grain prices. Success of the Wheat Board, it was contended, lent support to that contention.

Under such an environment a campaign for the creation of a Wheat Pool was inaugurated, designed to set up: first, national; and later, international regulation of grain marketing. The farmers launched an experiment in trustification, inspired by oratorical breezes fanned too largely by theoretical demagogues and politicians. Growers were bound securely by a one-sided contract to deliver their grain to the new wheat trust, being informed that success would be attained if a sufficient quantity of grain could be placed within its jurisdiction.

Whatever may have been the official attitude of the Wheat Pool executives, it is beyond contradiction that growers were told, generally and repeatedly, that the Pool would obtain higher prices for growers by means of selling grain directly to overseas buyers (i.e., by taking it out of established channels of trade), and by feeding the market in approximately equal quantities during equal periods of time—instead of “dumping” it, when harvested.

This so-called “orderly marketing” was to obviate the necessity of “hedging” grain, and to eliminate “speculation”—wonderful ammunition for glib-tongued agrarian “reformers”.

For some years Nature and high prices appeared to more or less support the arguments of the Wheat Poolers, and to justify the reasoning behind their policy. World conditions also provided an ideal setting. But it soon became evident that prices were maintained by the dangerous expedient of holding ever-increasing amounts of grain off the market—the new wheat trust itself exceeding all precedents in “speculating”. The carry-over kept piling up, and exceptionally good crops in 1928 prepared the stage for the record collapse in prices which followed.

The existence of grain supplies far in excess of immediate and effective demand manifested itself in the world market during the fall of 1929. The reappearance of Russia in the export picture, with an evident ambition to recapture its pre-war share of export business, which had been forty per cent., accentuated a situation which had already become serious—as pointed out by the writer in these columns at the time.

Meantime the Pools had embarked upon an orgy of elevator building at country points, having as its avowed purpose the erection of a pool elevator within the reach of every grower. These elevators were erected at unnecessary cost, and frequently with little regard to actual local needs, or sound business judgment.

Instead of adhering to their theoretical agitation to prevent speculation in grain—a necessary and useful function—the Pools really became the greatest gamblers of all. When prices broke they found themselves in possession of huge quantities of unheeded grain, on which they had made initial payments to the growers with money loaned by the banks.

The banks soon required additional security on these borrowings, as grain prices fell, and the Pools were compelled to seek guarantees from the Provincial and Dominion Governments, in order to obviate the forced sale of their grain to cover the bank indebtedness. The losses resulting from unprecedented speculation, involved by holding grain off the



D. M. ROBERTS
whose appointment as manager of their
Toronto Branch Office, 36 Toronto St.,
is announced by the National Life
Assurance Company of Canada.

market, developed into the public liability now assumed by Provincial and Dominion Governments. The losses so far are over twenty-five million dollars, and the end is by no means in sight.

REPRESENTATIVES of the general taxpayers in turn have been compelled to protect their interests by reorganizing the Pools into farmers' co-operative elevator concerns, and by Ottawa insisting that in future the grain must be marketed through ordinary channels of trade—and “hedged”, to avoid speculative holding. This is merely the beginning of a painful readjustment, financially and otherwise, of the prairie Grain Pools' fantastic adventure, aimed at solving an old problem in world economics.

To all intents and purposes the grain Pools are now passing out of the picture, and in their place saner and sounder organizations like the old disdained Saskatchewan Co-operative Elevator Company are again coming into their own—as a friend in need in times of tribulation. Some leaders are planning a return to the farm. Certain agrarian politicians and self-interested officials have been most resourceful in scheming to prevent a peaceful burial. Experience is a wonderful and expensive teacher.

And so concludes the great pool venture. If farmers are willing to profit by the experiment they will resolve to rely on their own initiative, and keep both feet on the ground for many years. Something more than ability to orate on theoretics is needed by leaders to succeed in big business.

“Direct selling”, involving the assumption by the Pools of risks normally carried by speculators, has been demonstrated as highly dangerous. In other words the machinery of trading, by which speculative risks are assumed by numerous private traders—instead of being carried by the growers themselves—has proven superior to the Pool method.

“Orderly marketing” does not consist in feeding out grain in equal quantities, during equal periods of time. It is now in evidence that marketing is orderly when it harmonizes supply with



FORMER SUBJECTS SEEK HIS RETURN

While former King Alfonso of Spain has been making his residence in England since his abdication, the ex-monarch is still a subject of keen interest to his former subjects. Recently Republican legislators have been demanding his return to his native land to stand trial under the Republic for a series of alleged political misdemeanors.

effective demand, and insures the export of the Canadian surplus with the greatest expedition—and the least cost. The closing of navigation on Canadian inland waters, coupled with the crops of other countries coming on the world market early in each year, preclude any such fanciful scheme as the Pool theorists envisaged from being economically sound or financially profitable.

The prairie provinces have paid dearly for that lesson.

LETTERS

(Continued from Page 22)

ABOVE all, it has again been demonstrated that any endeavor to sustain the price of a commodity, like wheat—produced all over the world, and for which as a foodstuff numerous substitutes are available—must end in failure. That has long been a sound economic doctrine. High prices increase supply at the same time that they discourage consumption—a fact the prairie pool officials and enthusiasts consistently overlooked. The price of wheat is regulated by world forces, beyond the control of wheat pools, grain boards, and governments. Organized schemes to manipulate the market must result ultimately in disaster to the manipulators.

Experience is said to be the greatest of teachers. It is to be hoped that this somewhat tragic

continuous series of new industries to do likewise. We have got out of balance through too much attention being paid to cutting production costs on old things to the neglect of devising new.

But how to bring this about? How can the scales be tipped in favor of the new and therefore speculative enterprise as against expansion of the old and up-to-now profitable one? It seems to me there are several ways. One of these is improved statistical data. If government data had been available to show that the projected paper mill capacity was twenty to thirty per cent. over probable paper consumption would the sale of new paper mill securities been so easy? Again, unemployment insurance could be used to help tip the scale by requiring expanding industries to furnish security for the continued employment of the workers needed in the expansion while new industries could be bonused by being freed from such requirement on the ground that they reduced unemployment.

Does it not seem that the balance is now weighted the other way when it is realized that while there are many financial houses ready to finance the expansion of already-existing profitable industries (which really need little or no outside financing) yet there are no financial houses which can or will investigate a new idea from all angles and underwrite the sale of stock of the new enterprise—not on the score that it is safe but on the score that it is a reasonable speculation. Of course your dear enemies the fly-by-night concerns do this in a way but I have in mind respectable houses who would make honest investigations and frank reports, both economic and technical.

Research will produce enough new ideas to keep us all busy if only capital can be directed to the development of these ideas rather than over developing the old until they blow up and bust.

Yours, etc.,
W. Boyd Campbell,
Montreal.

Financial Editor, Saturday Night.
We have to thank you for your recent favor in which you refer to the Agency we inquired about. We are much indebted to you for having taken this matter up so thoroughly and we are passing on your comments to our client. Again our sincere thanks.

—R. M., Bond Street House,
London, Eng.



MAKER OF FIRST AUTO WORKS ON NEW IDEA

Photo shows Charles E. Duryea, Philadelphia, 69-year-old inventor, who forty years ago began America's first gasoline automobile, combining in it for the first time all the essentials of the modern car, as he experiments on a new type motor which he predicts will “revolutionize” the whole automobile industry. The engine which he is now developing is a self-starting affair that will omit the need for the present electric starters.

—Wide World Photo.

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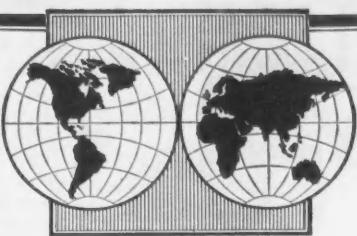
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EMPIRE TRADE OUTLOOK

(Continued from Page 19)
United States in the first half of the 19th century. In the period 1815-1840 Canada actually attracted 532,000 British immigrants as compared with 458,000 who went to the United States. The British free trade policy was a severe reverse for Canada, softened by the Elgin-Marcy reciprocity treaty of 1854-66, and the mercantile system is yet recalled as a great Empire policy that should have been adopted rather than abandoned.

AMERY hammers home two strong points: (1) the actual sufficiency of the Empire market, and (2) the reality of the actual buying power of this market yet undeveloped and encouraged as it might be. Out of total British imports in 1928 of £334,678,000 in raw materials, the Empire supplied £121,543,000, or 36.4 per

cent. Of a total import of foodstuffs of £504,185,000 the Empire provided £194,673,000 or 38.6 per cent. Of a total export of manufactures of £578,869,000 the Empire took £275,650,000 or 47.7 per cent.

Of that British export trade, a large proportion is, in Amer's opinion, undoubtedly due to preference tariffs in the dominions. In 1929 New Zealand bought from the United Kingdom £14, 11s, 1d per head of population, Australia £8, 2s, 2d, South Africa £4, 3s, 8d, Canada £3, 12s, 6d, as compared with France 15s, 5d, Germany 11s, 6d, United States 7s, 6d, Russia 6d.

As a customer, Amery shows, one New Zealander is worth more than two dozen Germans, or three



LEADS PRODUCERS

Cortlandt Fages, of Montreal, who has won the highest production honor of the North American Life Assurance Company—the presidency of the Nalaco Leaders Club.

dozen Americans. While the population of Canada is only ten million against 125 million Americans, in 1928 Canada bought £34,300,000 of British goods as compared with £46,600,000 for the entire United States. There seems to be a lot in the reality of Empire trade.

Looked at from the Canadian viewpoint, we sell \$11 a year per head of population to the United Kingdom but only \$3.60 per head to the Americans, taking the past two fiscal years as a basis of reckoning. This means the British market is as three to one compared with the American.

It would be an error of judgment to expect that the industrial masses of Britain will always manifest a fine imperial vision of Empire. But there is compensation in the thought that the valiant leadership of British statesmen and the minority, with its brighter vision, may be depended on to maintain those lofty standards of politics and inter-imperial relations which have been associated with the British Empire in past days.

Just to what extent protection for manufactures is the motive behind the Empire trade movement in Britain, or just how far Canadians will go to get an Empire preference in the British markets may not be closely estimated with accuracy though they are fair subjects for speculation. It seems probable that the long deferred British elections will come within a short time, and offer opportunity for settlement of this big issue of Empire trade. Whatever it may be, and it is still in doubt, it is quite plain to any casual observer that there is a determined general purpose in Britain to promote trade within the Empire.

Canadians are decidedly of opinion that it will greatly ad-

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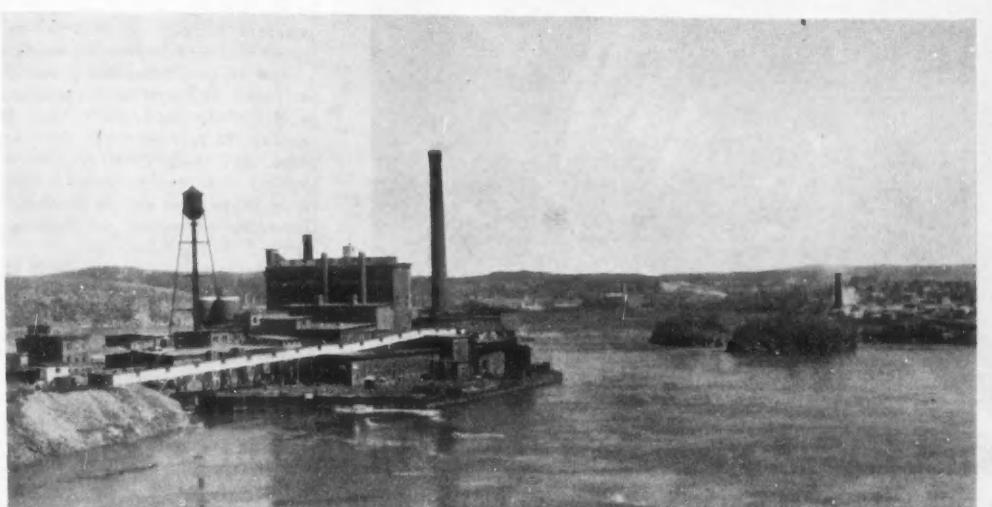
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vance the Empire if the policy of Stanley Baldwin is endorsed by the British electors and put into effect. Mr. Baldwin has made it plain that he will try to get a preference for British manufacturers in dominion markets and will want to get it on a bargaining basis. For that we will be prepared.

It is well for Canadians to re-



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Situated at Saint John, New Brunswick, at the mouth of the St. John River, the Nashwaak Pulp and Paper Company, Ltd., enjoys exceedingly favorable transportation facilities. The mill has a capacity of 85 tons of bleached sulphite pulp daily. —Photo by Canadian National Railways.

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